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McEnery Ranch in 1980's

Aleecia Macias, Arcohe School

HOUSING ELEMENT

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Prepared by:

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309 Commercial St • Nevada City, CA 95959 • (916) 265-8068

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With Assistance from:

John Cone, Land Use Economist

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Also assisted by:

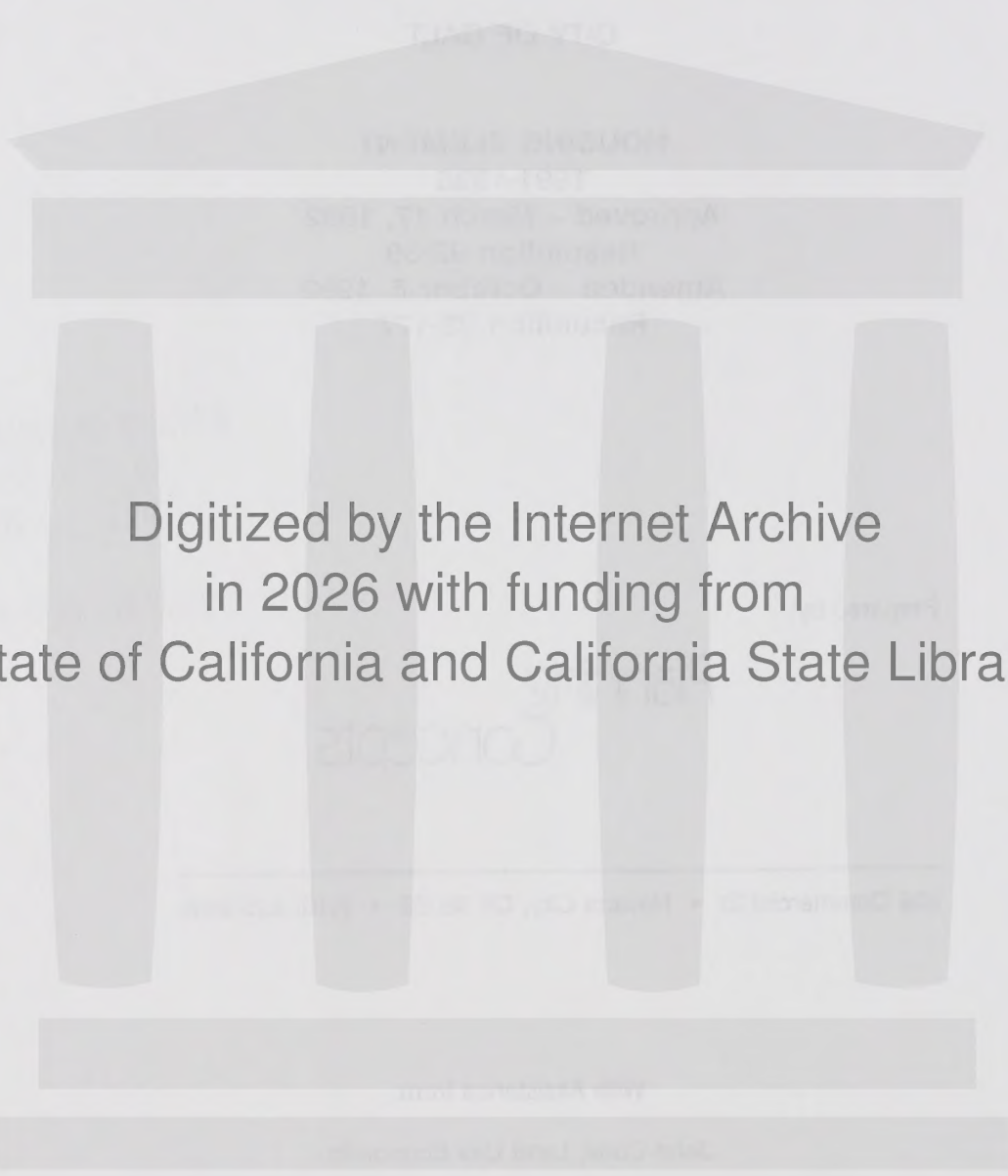
Housing Needs Assessment of Galt

Rural California Housing Corporation

February, 1991

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Relationship to Previous Element

The City's 1984 Housing Element projected a need for an additional 1,360 housing units in 1991 over the 1982 existing units. This figure was not achieved. The 1982 estimated 1991 number of housing units was 2,311.

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HOUSING ELEMENT

INTRODUCTION

The State of California requires that each city's general plan include a housing element. Housing elements must set forth a five year program to provide for the housing needs of the community. The program must do all of the following:

- "(1) Identify adequate sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income levels, including rental housing, factory-built housing, mobile homes, emergency shelters and transitional housing in order to meet the community's housing goals ...
- "(2) Assist in the development of adequate housing to meet the needs of low- and moderate-income households.
- "(3) Address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing.
- "(4) Conserve and improve the condition of the existing affordable housing stock.
- "(5) Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or color."

Section 65583, Article Housing Element Law 10.6

Housing elements must be updated at least every five years. The State Department of Housing and Community Development (HCD) has established an update schedule dividing localities into four groups. An update was required in 1985 and though Galt adopted a Housing Element in 1984 it was not reviewed by HCD. In May, 1990 a revised Housing Element was adopted by the City and certified as adequate by HCD. This edition of the Housing Element was revised in March, 1991 in order to meet the State mandated July 1, 1991 update. Galt's next required update completion is July 1, 1996.

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(+419 units). However, of primary importance is the type of units provided and the income group they provided for. The 1984 Housing Element targeted an increase in housing units affordable to moderate and above moderate income households. The City has made advances in this area. A majority of new units constructed have been small lot, single family homes in the \$70,000-\$100,000 price range which would provide for moderate and above moderate income households. After the 1984 Housing Element was adopted, SACOG prepared a new Housing Allocation Plan which targeted 63% of Galt's increased units to be affordable to moderate and above moderate households. However, it is estimated that approximately 75% of the new units since the beginning of 1984 through 1987 are in these affordability categories. Twenty-nine percent of the new units are estimated in the very low and low income affordability target group (compared to the 37% target). If this trend continues, Galt will eventually not meet its very low and low income housing allocation.

In 1984, the City adopted a number of policies geared toward specific housing problems. Specific concerns included housing condition west of the railroad tracks and the special housing needs of elderly and handicapped residents. Progress toward the implementation of these policies is discussed in the policy section of this element and throughout the text. However, in general, little progress has been made in many of the policy areas. An important exception is the expansion of the City's water and sewer systems to facilitate growth in the City which has been accomplished.

Public Participation

The 1990 General Plan questionnaire and General Plan Committee meetings (all conducted in 1989) identified a concern about the overall condition of older neighborhoods, a desire to maintain the supply of mid-cost housing, and the need for rental units as key housing issues. Efforts were made to include all segments of Galt's community in the 1990 update through use of the General Plan questionnaire, establishment of a General Plan Committee, contact with the Concilio, and numerous public hearings.

This 1991 updated Housing Element reports on progress in meeting housing goals over the past 1-2 years and attempts to identify new concerns and trends. A public workshop was held on April 11 to take input on these issues. Concerns centered largely around the lack of rentals affordable to lower income residents and the need to access available State and federal programs for low and moderate income housing. The positive aspects of the affordability of manufactured housing and second units was also discussed. It was noted that both are allowed within the City though few residents have used the opportunity.

POPULATION: PAST TRENDS

HISTORIC TRENDS

	Population	Total Gain (%)	Yearly Avg Gain (%)
1950	1,333		
1960	1,863	+39.8	+ 4.0
1970	3,200	+72.0	+ 7.2
1980	5,514	+42.0	+ 4.2
1987	7,244 ¹	+31.0	+ 4.4
1988	7,449 ¹	+ 2.8	+ 2.8
1989	7,872 ¹	+ 5.7	+ 5.7
1990	9,042 ¹	+19.4	+19.4
1991	—	—	—

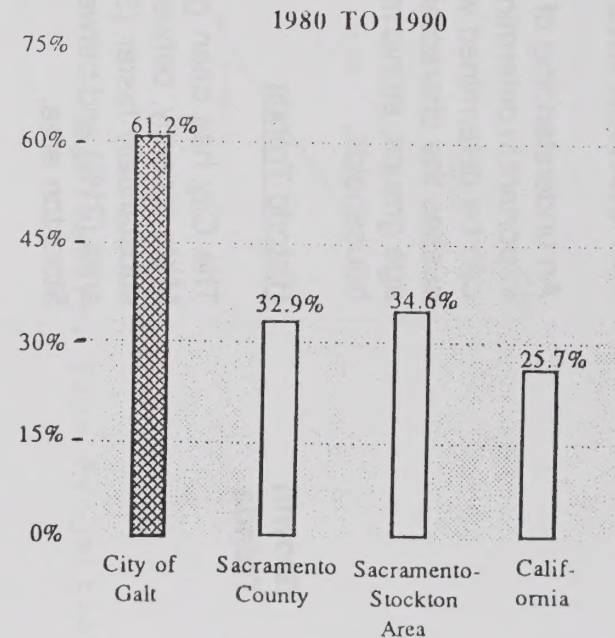
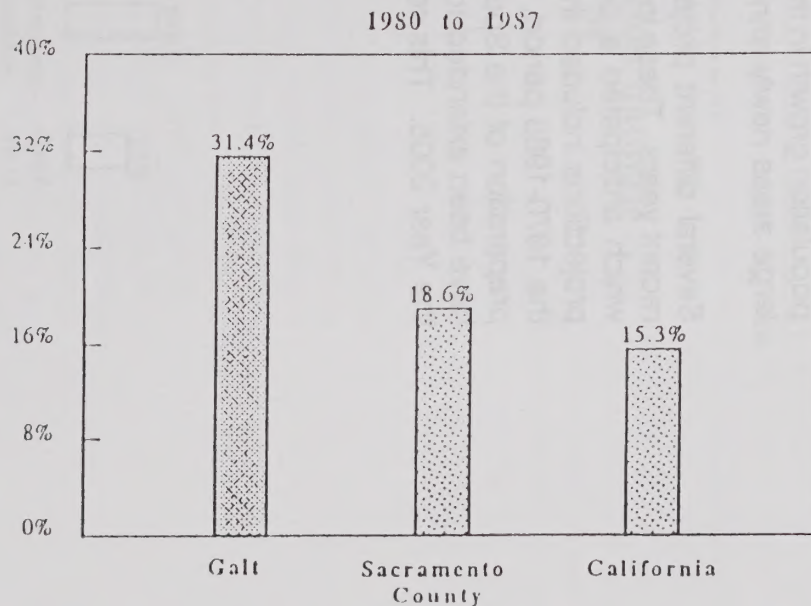
¹ Source: State Dept. of Finance. 322-4651

RECENT TRENDS COMPARED TO OTHER AREAS

Jurisdiction	1980	1987	1990	1991	Change Since 1990	1987
Folsom	11,003	19,246	29,802	33,307		73%
Manteca	24,925	37,125	40,773	41,500	1.8%	10%
Brentwood	4,434	6,101	7,060	8,250	15.5%	16%
GALT	5,514	7,244	8,889	9,402		30%
Lodi	35,221	45,794	51,874	52,500	1.2%	13%
Stockton	149,779	184,978	210,943	215,100	1.9%	14%
Sacramento	275,741	327,162	369,365	374,554		15%
Davis	36,640	41,320	46,209	47,000	1.7%	12%
Rio Vista	3,142	3,318	3,316	3,430	3.3%	-0.01%
Isleton	914	902	833	832		-1%
Sacramento County	783,381	928,747	1,041,219	1,066,840		15%
San Joaquin County	347,342	435,733	480,628	490,000	1.9%	10%
Sacramento-Stockton Area	1,130,723	1,364,480	1,521,847	1,556,840	2.2%	
State of California	23,668,049	27,292,349	29,760,021	30,351,000		9%

POPULATION GROWTH RATES

Source: State Department of Finance



Source: State Department of Finance

POPULATION AND EMPLOYMENT IN GALT

An understanding of the characteristics of existing households in the City is important in determining the City's current housing needs. In addition, trends can be determined which bear on future housing needs. This section discusses the characteristics of Galt's population including past growth rates, age groups, ethnic makeup, special needs households, income, and size of households.

Growth Trends

Historic Trends

The City has been growing at a moderate rate over the past thirty years. More recently, between 1980 and 1987 Galt's population has been growing substantially faster (31%) than the population of the Sacramento-Stockton area (21%) and between 1987 and 1990 23% versus 12% in the Sacramento-Stockton area.

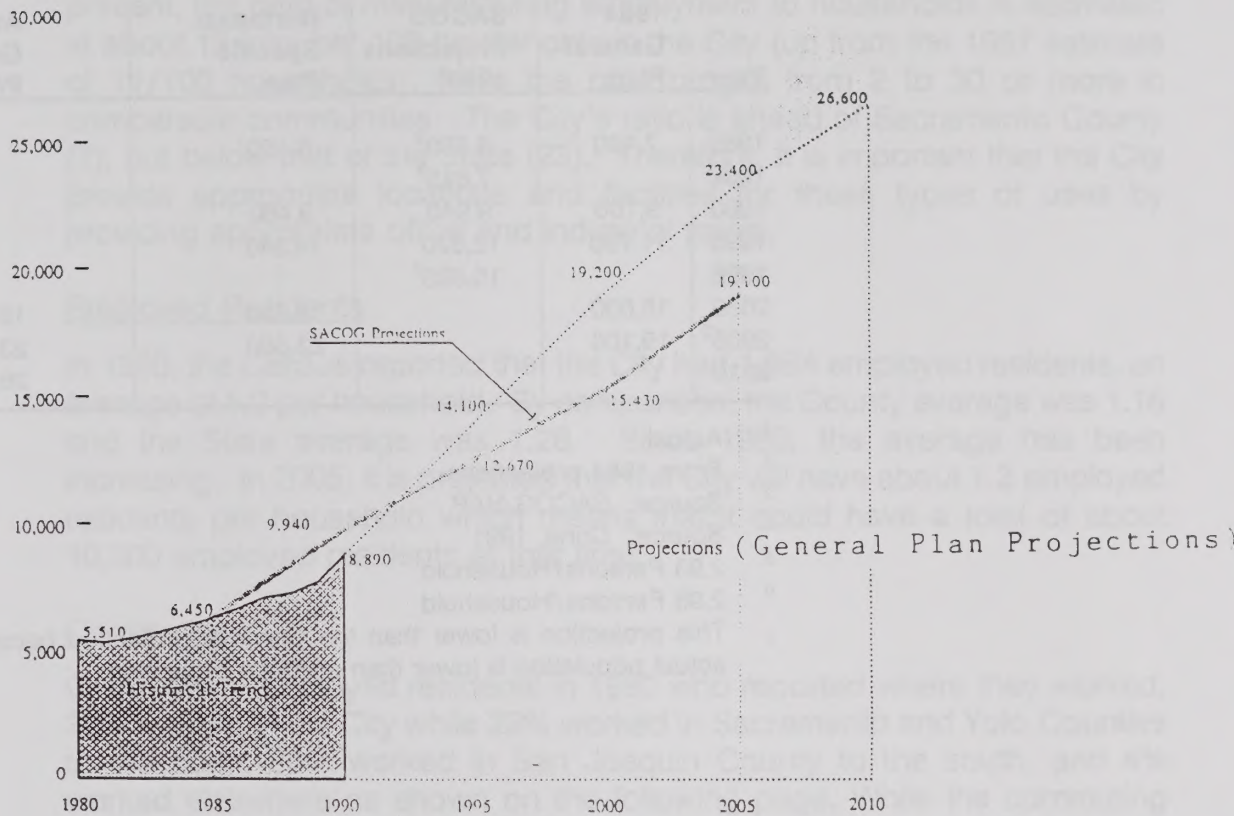
Projections

This rate is expected to increase over the next ten years due to overall population growth in the Sacramento area which will be partially absorbed by large areas newly annexed to the City.

Several different projections of the City's population have been made in recent years. These include the projection provided in the 1984 General Plan which anticipated a population of about 15,000 in the year 2000. Other projections included the trend projection based on the City's growth during the 1970-1985 period, and the projections prepared in conjunction with the preparation of the Specific Plan for the Northeast Area. These projections have been extended to the year 2010 suggesting a population of 23,370 in the Year 2005. This represents a 163% change between 1990 and 2005.

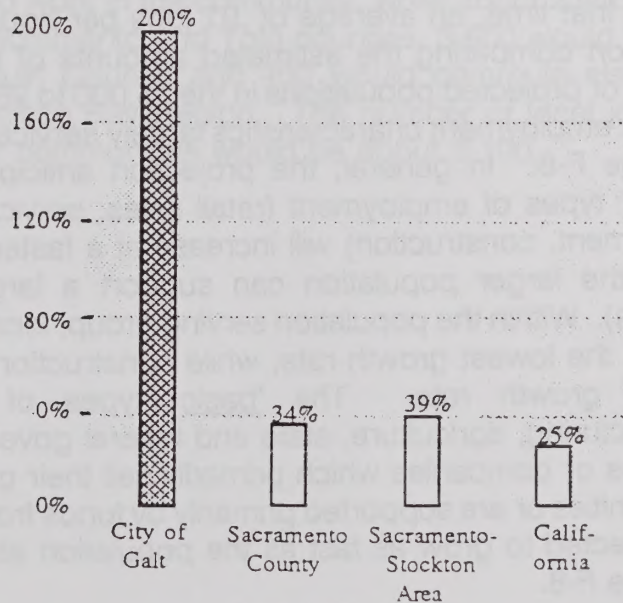
POPULATION TRENDS & PROJECTIONS

City of Galt
1980-2010



Source: Censuses, Department of Finance and SACOG. Projections by JWC.
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PROJECTED POPULATION GROWTH 1990 TO 2010



Source: City of Galt ... see text.
Other: State Dept. of Finance

POPULATION PROJECTIONS

Year	1984 General Plan	SACOG Projections 1990 ³	Northeast Specific Plan	Adjusted 1990 General Plan Projections ⁴
1985	7,100	6,580 ²	6,450 ¹	
1989		7,615 ⁵		
1990	9,100	9,940	9,460	
1995	11,700	12,670	14,340	
1996		15,886 ⁶		
2000	15,000		19,350	19,180
2005 ²	19,100		23,500	23,370 ⁷
2010				26,640

¹ Actual

² From 1984 projections.

³ Source: SACOG HAP

⁴ Source: Cone, 1991

⁵ 2.93 Persons/Household

⁶ 2.96 Persons/Household

⁷ This projection is lower than the previous projection because 1990 actual population is lower than previous projection.

Employment Trends

In 1984, it was estimated that there were about 1,900 jobs in the City - an average of .93 jobs per household. A projection of the number of jobs the City could have in the year 2005 suggests the City could have over 7,000 jobs at that time, an average of .91 jobs per household. The projection is based on comparing the estimated amounts of employment in cities with current or projected populations in the 15,000 to 26,000 range, and the City's present employment characteristics largely service type industries as shown on page F-8. In general, the projection anticipates that the 'population serving' types of employment (retail sales, services, finance, utilities, local government, construction) will increase at a faster rate than the population (since the larger population can support a larger share of stores and services). Within the population serving group, local government is expected to have the lowest growth rate, while construction is projected to have the highest growth rate. The 'basic' types of employment, such as manufacturing, agriculture, state and federal government, or other types of agencies or companies which primarily sell their goods or services in other communities or are supported primarily by funds from other communities, are not expected to grow as fast as the population as shown on the graph on the page F-8.

However, it is in the 'basic' types of employment that an effective economic development program by the City can make the greatest contribution. At present, the ratio of manufacturing employment to households is estimated at about 13 jobs per 100 households in the City (up from the 1987 estimate of 11/100 households), while the ratio ranges from 2 to 30 or more in comparable communities. The City's ratio is ahead of Sacramento County (7), but below that of the State (23). Therefore, it is important that the City provide appropriate locations and facilities for these types of uses by providing appropriate office and industrial parks.

Employed Residents

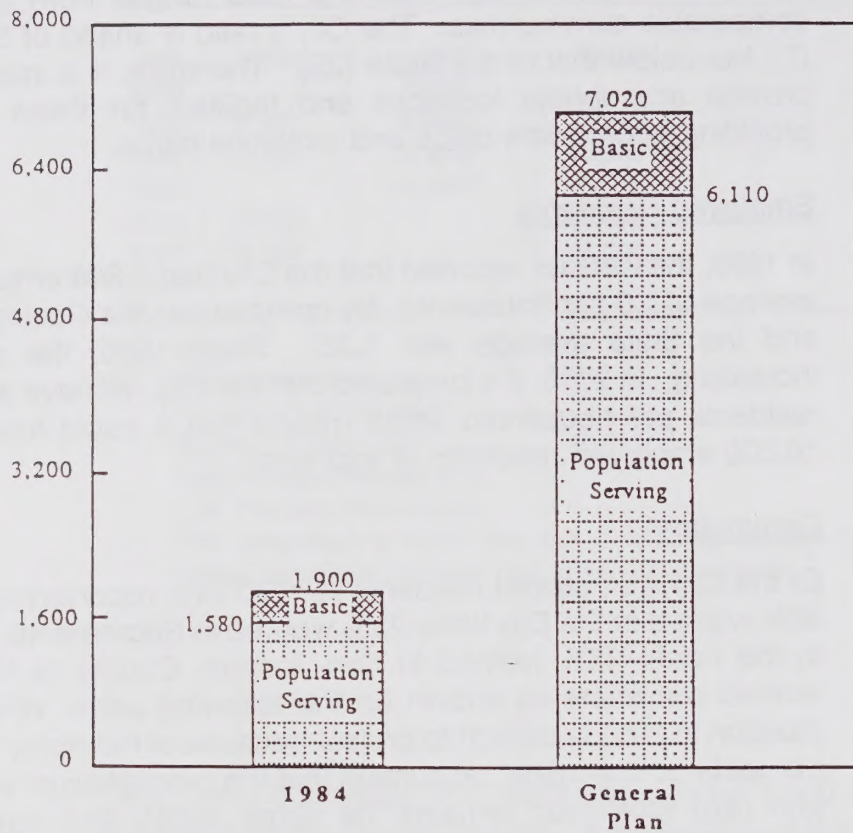
In 1980, the Census reported that the City had 1,864 employed residents, an average of 1.0 per household. By comparison, the County average was 1.16 and the State average was 1.26. Since 1980, the average has been increasing. In 2005, it is projected that the City will have about 1.3 employed residents per household which means that it could have a total of about 10,300 employed residents at that time.

Commuting

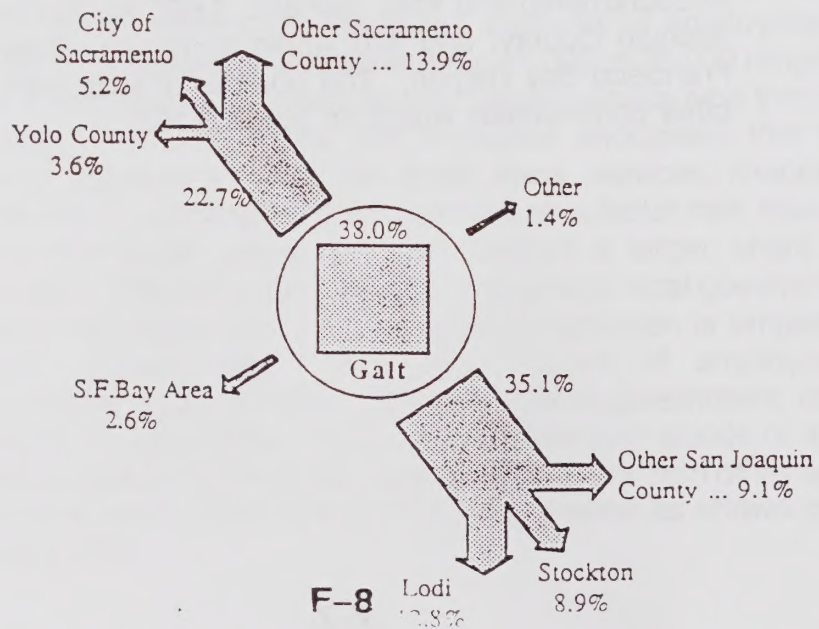
Of the City's employed residents in 1980 who reported where they worked, 38% worked in the City while 23% worked in Sacramento and Yolo Counties to the north, 35% worked in San Joaquin County to the south, and 4% worked elsewhere as shown on the following page. While the commuting situation in 2005 is difficult to project because of the many variables involved, it is useful to speculate. Assuming that the proportion of employed residents who hold local jobs remains the same (38%) and that their commuting pattern continues, in the year 2005, 3,900 of the City's employed residents would work in the community, while about 2,400 would commute northward to Sacramento and Yolo counties, 3,600 would commute southward to San Joaquin County, and 400 would commute elsewhere - primarily the San Francisco Bay Region. The number of local jobs held by people living in other communities would be about 3,100.

EMPLOYMENT & COMMUTING City of Galt - Selected Dates

CURRENT & PROJECTED EMPLOYMENT



COMMUTING PATTERN ... 1980



LOCAL EMPLOYMENT

City of Galt
February 1991

Type of Employment	Est. Number of Local Jobs	Sacramento County Employment 1988	Local Emp. as % of Sacto. County
TOTALS	3,380	558,665	0.61%
Agriculture and other resources.	200	10,510	1.90%
Construction	360	31,512	1.14%
Manufacturing	400	29,292	1.37%
Transpm-Commun- ications-Utilities	200	19,571	1.02%
Wholesale Trade	180	23,233	0.77%
Retail Trade	450	92,720	0.49%
Finance-Insure-RE	90	48,996	0.18%
Services	460	136,508	0.34%
Local Government	240	47,500	0.51%
State Government	0	78,600	0.00%
Federal Government	800	27,961	2.86%
Military	0	12,262	0.00%
Population	8,791 ¹	1,026,769 ¹	0.86%
Households	2,890 ¹	396,637 ¹	0.73%
Housing Units	3,026 ¹	419,288 ¹	0.72%

Sources: Sacramento County employment: Bureau of Economic Analysis

Local employment estimates are based on data from the 1987 Census of
Business, 1980 Census, Volume of construction, and other factors.

File Ref: \Projects\Galt Housing\Local Emp Galt ... 1991 14:23

NOTE ON METHODOLOGY: Estimates were made through combining 1987 Census
of Business data and 1988 Bureau of Economic Analysis data updated to 1990 estimates
using quarterly Employment Development Department data applied to Galt via a
percentage of County method.

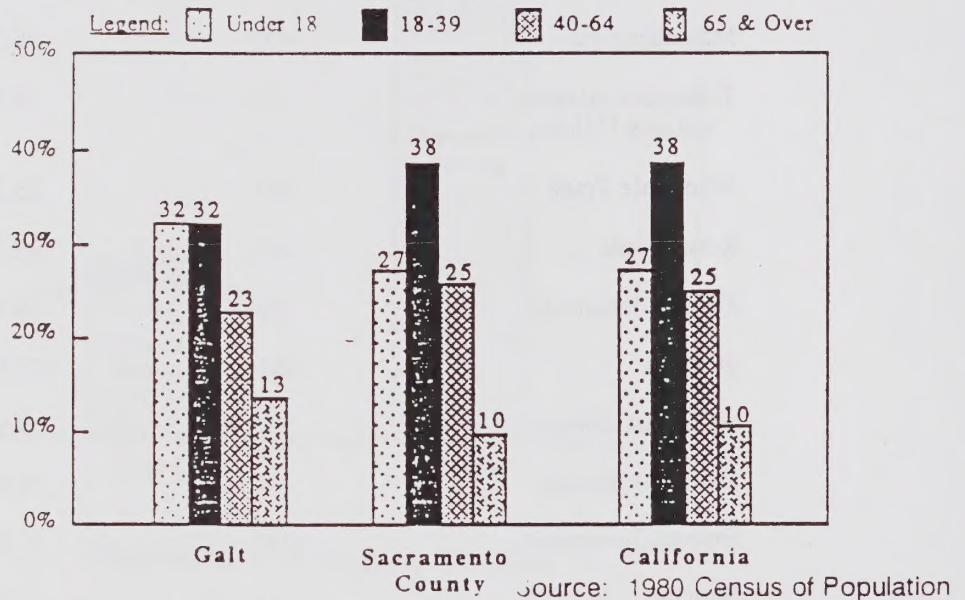
¹ January, 1990 Dept. of Finance projections based on preliminary 1990 Census data were
used here which are lower than the final January 1, 1991 estimates (Galt pop: 9402) which
were not available at the time.

CHARACTERISTICS OF GALT'S POPULATION

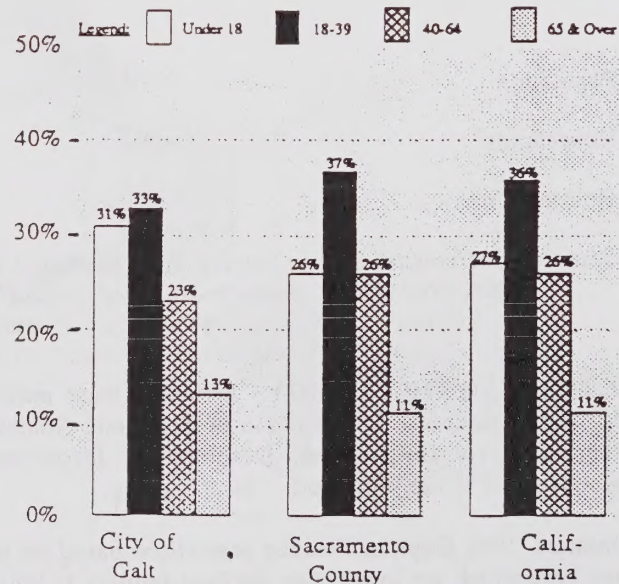
Age of Population

The median age in Galt in 1990 was 28.9, a year younger than the County and State averages. The City has a significantly greater percentage of children and lesser numbers of 18 to 39 year olds than the State and County averages. The small 18-39 age group may be indicative of a job shortage in the City. The under age 18 group has fallen 1% since 1980; the 18-39 group has increased by 1%. The large number of young children is probably a result of the large stock of low to moderate income affordable single-family homes in the City. The large percentage of residents in each of these age groups has planning implications in the area of economic development and school expansion.

AGE GROUPS ... PERCENT OF TOTAL POPULATION - 1980



AGE GROUPS ... PERCENT OF TOTAL POPULATION ... 1990



Source: Under 18: 1990 Census, Others: estimated based on Dept. of Finance's 86 P-3 report.

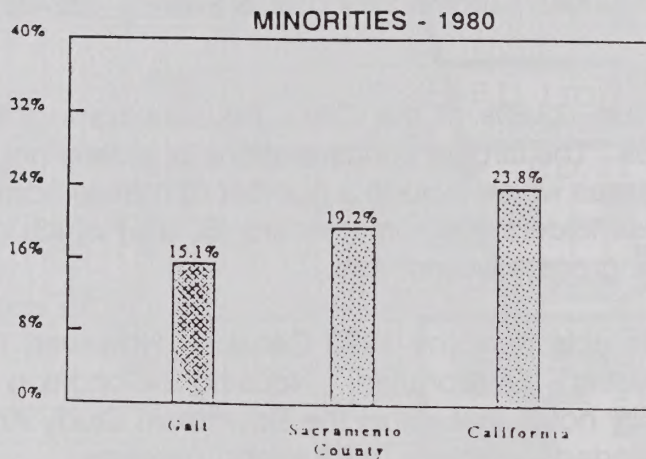
Ethnic Population

The most numerous ethnic group in the City in 1979 was Hispanics - 19.8% of the City's population. This figure rose almost 5% to 24.6% in 1990, similar to the State average. Galt has significantly fewer Blacks as a percentage of the population than the State average (0.5% to 7.0%).

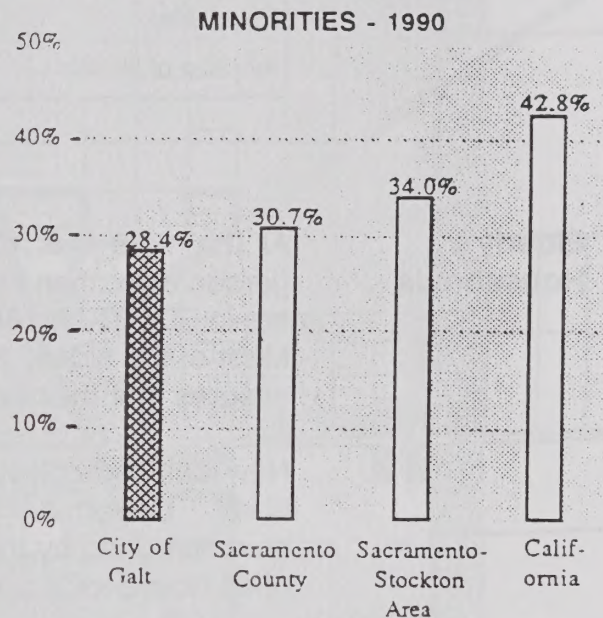
ETHNIC POPULATION

	City Total....		City %....		 State Percent	
	1979	1990	1979	1990	1979	1990
White	4,208	6,368	76.3	71.6	66.6	57.2%
Hispanic	1,091	2,187	19.8	24.6	19.2	25.8%
Black	12	47	.22	.5	7.5	7.0%
Other	16	19	3.7	.2	8.6	.2%
	5,514					

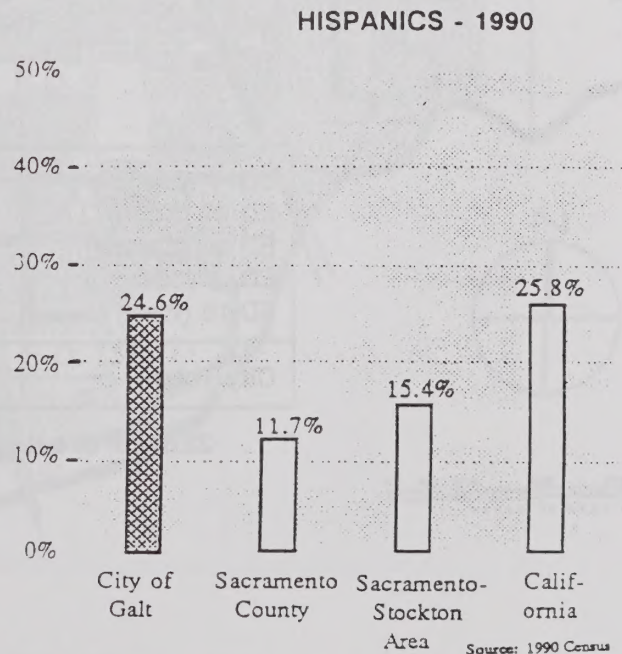
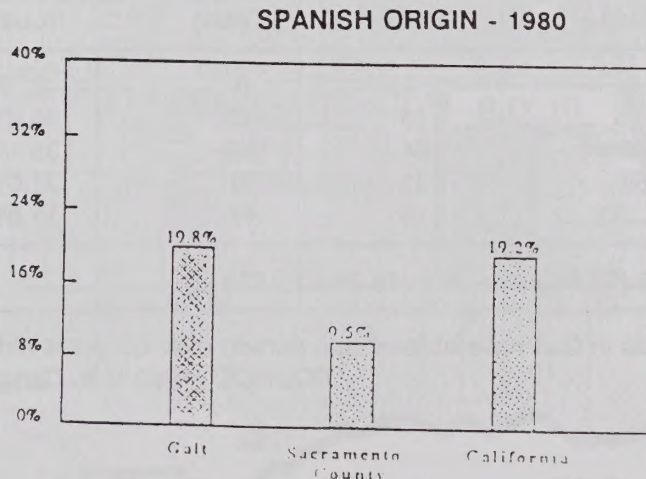
SOURCES: 1980 Census, STF 4,
1990 U.S. Census



SOURCE: 1980 U.S. Census



Source: 1990 Census



Source: 1990 Census

HOUSEHOLD CHARACTERISTICS/ SPECIAL NEEDS HOUSEHOLDS

Size and Number of Households

The City had 2,391 households in 1987 with an average household size of 3.02. This has decreased in 1990 to 2.99 persons/household.

SIZE AND NUMBER OF HOUSEHOLDS Galt Households

	1970	1980	1987 ¹	Can be updated yearly in June ¹		
				1988	1989	1990
Households	982	1857	2391	2458	2599	3144
Population	3200	5514	7244	7445	7872	9402
Av. Size of Hshlds	3.26	2.97	3.02	3.03	2.93	2.99

¹/SOURCE: California State Dept. of Finance. 322-4651.

Elderly Households

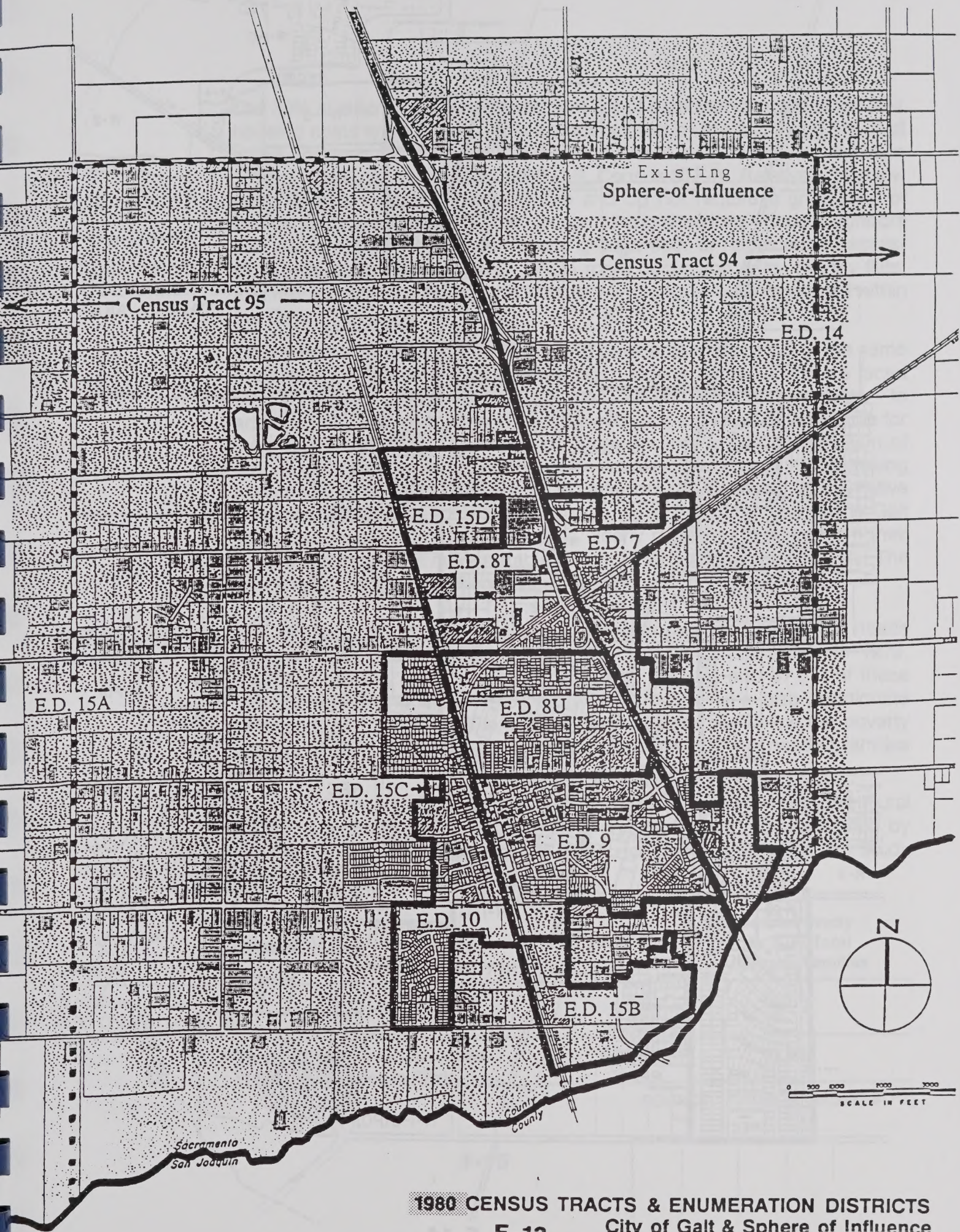
At the 1980 U.S. Census, 22.8% of the City's households included one person older than age 65. The largest concentrations of elderly households are in EDs 8T and 8U, areas which include a number of mobile home parks. Most of the elderly householders are homeowners (69.8%) which generally ensures that their housing costs will not rise.

New data is not yet available from the 1990 Census. However, the 1990 Rural California Housing Corporation Housing Condition report commissioned by the City notes that within the Downtown Study Area, 18% of all households are headed by elderly (+62 years) persons.

GALT ELDERLY HOUSEHOLDS Households with 1 or More Persons Age 65+

	Owner	Renter	Total	Percent of Total Elderly Households
ED 7 (East)	5	4	9	2.1%
ED 8T (North)	115	13	128	30.2%
ED 8U (Central)	85	64	149	35.1%
ED 9 (CBD So)	58	31	89	21.0%
ED 10 (West)	33	16	49	11.6%
City Total	296 (69.8%)	128 (30.2%)	424	*

* 22.8% of all households in Galt have at least one person over 65 years old.
SOURCE: 1980 U.S. Census, STF1.



The 30% of elderly households who rent are of particular concern since their housing costs are not fixed. This is underscored by the fact that 6.5% of all elderly households are below the poverty level and 21.4% are between 100% + 124% of poverty level (1980 U.S. Census STF4). Relatively fixed low rents in units which are small in size and do not require a great deal of maintenance are needed by this group. Living situations where neighbors can watch out for elderly tenants and ground floor or handicapped accessible units are most beneficial. Single room occupying units, granny flats, and mobile home parks all fit this category and should be encouraged within the City.

Elderly homeowners enjoy fixed housing payments and are not in the same need category as renters. However, often elderly homeowners are faced with an inability to maintain their homes due to costs or immobility. In addition, they are often living in homes which are too large or unsuitable for their changing needs. Shared living arrangements or the construction of granny units can create opportunities for rental income as well as caretaking assistance for elderly homeowners. In addition, the provision of alternative living arrangements such as care homes (which are common in the Galt area) and mobile home parks enables elderly residents to sell or rent their homes and move to a more suitable living situation without leaving Galt. The City should continue to encourage these forms of housing.

Female Headed Families

The number of families headed by women has implications in needs for child care, recreation programs, and other social services. In 1979, 15.7% of the City's families were headed by females and 37.5% of these families were living below the poverty level. This is a disproportionate number - only 14.1% of all families in Galt had incomes below the poverty level in 1979. The largest percentage of the City's female headed families lived in ED 8U (Central Galt).

No 1990 Census data on this subject is available yet. However, the Rural California Housing Corporation housing condition report commissioned by the City in 1990 noted that 20% of all households in the Downtown Study Area are headed by females.

FEMALE HEADED FAMILIES

Category	Above Poverty Level	Below Poverty Level	Total	Below Poverty As % of Total Female Families
W/Children Under 18	109	86	195	37.5%
W/O Children Under 18	34	-0-	34	-0-
Total	143	86	229	37.5%
(1456 total families in City)				

SOURCE: 1980 U.S. Census, STF3.

**FEMALE HEADED HOUSEHOLDS WITH
CHILDREN BY LOCATION IN CITY**

		% of Total Female Households In City
ED 7 (East)	17	3.6%
ED 8T (North)	83	17.7%
ED 8U (Central)	169	36.0%
ED 9 (CBD So)	122	26.0%
ED 10 (West)	78	16.6%
City Total	469	

SOURCE: 1980 U.S. Census, STF1.

Note: The two previous charts differ in total numbers because families vs households are used.

A number of programs exist to either directly or indirectly assist female-headed households including the Concilio bus system, the WIC program, and the Energy Assistance program.

In general, the special needs of low income female-headed households include income assistance, low fixed rents, and affordable child care. The City can best assist in meeting these needs by continuing to meet its fair share housing allocation and encouraging the creation of family day care centers.

Handicapped Persons

The number of handicapped persons in a city has a bearing on the need for certain social services and specialized handicapped access facilities. In 1979 Galt had a total of 534 disabled persons (9.6% of the population); 191 persons (3.4%) were prevented from working because of their disability and 166 (2.9%) were not able to use conventional public transportation due to their physical disability; 144 persons (2.6%) were institutionalized in the City (most in rest homes for the elderly) which was double the State average.

Galt is unusual for a small city in that it does have a number of services for the handicapped including the Galt Transportation bus system which is handicapped accessible. The system takes residents to Sacramento five days a week. One stop is the Short Center in Sacramento which is an educational and work center for the handicapped and retarded. The Galt Helping Center on Pine Street is a County funded outpatient mental clinic. The Activity Center at 4th and C is a County contracted resocialization center for the mentally ill. The City should continue to support and encourage these types of programs in Galt which distinguish Galt as a caring community.

THE HANDICAPPED IN GALT

	Number	Galt Percent	State Percent
Handicapped Persons^{1/}			
Institutionalized Persons	144	2.6%	1.3 %
With Work Disability	343	6.2%	8.4 %
Prevented from Working	191	3.4%	4.3 %
Public Transportation Disability^{1/}			
Ages 16-64	76	1.3%	1.72%
Ages 65 +	90	1.6%	14.4%
Persons Living in Group Quarters^{3/}		% of Pop	
Inmates of Mental Hospitals	11	> 2.6%	
Inmates of Home for Aged	133		

^{1/} SOURCE: 1980 U.S. Census, STF 3, p. 2.

^{2/} SOURCE: State Department of Rehabilitation. 322-8500.

^{3/} SOURCE: 1980 U.S. Census.

Large Households

The number of large households in the City has a bearing on the need for larger housing units. The average household size in Galt has been falling (from 3.03 in 1988 to 2.99 in 1990) but is still slightly larger than the State average; 7.6% percent of the City's households in 1979 had over five persons in the household. A large group of young families and a tendency in general for young, growing families to locate in Galt can be inferred from this data. There will continue to be a need for "family-sized" affordable housing in the City.

LARGE HOUSEHOLDS

	Total	Renter
Households with 5+ persons (6.6% of total households)	141	16 (11.3% of 5+ Total)
SOURCE: SACOG Characteristics of Persons, Galt, Item #14		
Average Size of Household		
	<u>Galt</u>	<u>Sacramento Co.</u> <u>California</u>
1980	2.97	2.56 2.68
1986	3.02	2.55 2.73
1987	3.02	2.53 2.73
1988	3.03	2.51 2.78
1989	2.95	2.53 2.72
1990	2.99	2.58 2.73

Can be updated
yearly in June w/State
Dept of Finance data
322-4651.

The discussion of overcrowded living units later in this Element notes that the existing situation for large households is not critical with regards to owner-occupied homes, but certain areas have a high percentage of overcrowded rentals. Only 17% of all rentals in the City in 1979 had 3 or more bedrooms (1980 U.S. Census STF4). The City needs to encourage both family-sized affordable homes (3+ bedrooms) to purchase as well as to rent. The use of federal and State programs, incentives to developers, and Redevelopment Agency programs are all possibilities which are discussed in the Policies and Implementation Programs Section.

A related issue is the availability of day care facilities. There is one State funded day care center in the City. The Concilio noted in its 10/89 letter that many AFDC mothers cannot participate in the GAIN job program because of lack of affordable day care.

Homeless Persons

State law requires that housing elements discuss the homeless. Unfortunately, it is difficult to determine numbers of homeless persons; this group tends to fall between the cracks of most agencies which collect data on households. In addition, the homeless are generally transient and their numbers fluctuate in any one area.

Finally, two to three people per day go to the Concilio requesting housing. However, most of these people are staying with others in the Galt area and are not on the street. The Galt Concilio receives a small grant yearly from the Federal Emergency Management Agency for food and energy assistance. A grant was not received in 1990. The 1989 grant for \$4,491 was given to a central agency in Sacramento (Traveller's Aid, 443-1719). This program continues in 1991. Homeless persons are referred to this agency. Local donations have also provided for gas vouchers and food. Many of these people were passing through Galt via Highway 99 when their funds ran out. The Concilio provided this service to 500 people in 1986 which gives an idea of the magnitude of the problem in Galt and along the Highway 99 corridor. This local program enables persons with cars to continue job searches locally or to continue on to original destinations out of town. Another grant was received by the Concilio in 1989 for \$10,000 for housing assistance. It was used for rent/mortgage payment assistance to keep families from becoming homeless. This program continues in 1991 funded by FEMA as well as a \$17,000 SETA grant.

There are no temporary shelters in Galt but there is a Quality 6 Inn (motel). The housing voucher program no longer issues vouchers but rather checks or cash. As a result, all of the rooms are available to any persons using this program. (The voucher system was unpopular with motel owners because of the lengthy reimbursement time frame.)

In summary, though there appears to be a homeless problem in Galt, it is impossible to quantify because the agencies do not keep these statistics. As a result, it is also impossible to breakdown the homeless population by sex or family status. However, there does appear to be a problem and because the key emergency housing assistance program (the AFDC vouchers) is not administered in Galt it is difficult for residents of Galt to use the program. A homeless person would have to drive to Sacramento to request aid and then hand carry an application from the Franklin office to the downtown office to get a motel check cut. The City should request that their program be brought back to Galt. In Galt, two problems seem to exist:

- (1) Persons passing through Galt on Highway 99 when their funds run out, and
- (2) Persons who lose their rental housing for various reasons.

In the past, the Concilio has administered the temporary housing voucher program. However, this program is now administered by the Sacramento County Welfare Department in Franklin. However, statistics are not kept on where the applicants originated from.

Other emergency shelter programs are also administered by the County Welfare Department out of Sacramento. They are either allocated beds in a shelter or given vouchers for beds and food. The program specialist conducted during preparation of this discussion stated that not many people in Galt take advantage of this type of aid.

The City can further assist the homeless by allowing temporary shelter in City structures during dangerous cold snaps, continuing to support the Concilio, and allowing single-room occupancy establishments and transitional housing situations where safety can be assured. It should be noted that the Concilio's grant funding is constantly in a state of flux based on State and Federal budgets and local funding could help alleviate some of this problem. (The Historic Element notes that historic commercial structures downtown should not be used for this purpose for safety reasons.)

Farm Workers

Throughout the Central Valley, the constantly shifting farm worker population is large. These households have special housing needs which are largely unmet in most communities. Non-migrant farm workers also have special housing needs due to low average incomes. The 1983 "Profile of California Farmworkers" prepared by the University of California noted that:

- Most California farmworkers are immigrants
- Farmworkers earn an average of \$5/hour, but frequent spells of unemployment hold average annual earnings to \$4,200

- Harvest work is a 10-15 year job and not a career for most farmworkers

Because of the abundance and type of agriculture requiring work throughout the year in the Sacramento Valley-Northern San Joaquin Valley area, many of the farmworkers in the Galt area are not migrant. It is estimated that in 1987 there were approximately 800 farmworkers in the Galt area who are not migrant (Vince Chulias, Employment Development Department). Major local crops or production tasks which create nearly year-round work include:

- Tomato canning (Thornton)
- Local dairies (most dairy workers live at the dairy and are needed year round)
- Field corn
- Rice (to west and north of Galt)
- Pears (includes picking and pruning)
- Grapes (picking and pruning)

Within City limits, the 1980 U.S. Census listed 126 persons in Galt employed in agriculture and related industries. This represents 6.8% of all employed Galt residents over age 18. The largest numbers in this category live in EDs 8U, 9, and 10, which are the older sections of the City. These areas do still include some farm land on which owners could live and may be included in the figures though their numbers would be relatively small. Many of these families live in the vicinity of Cindy Lane, Oberlin, Rossi, Elm, A, B, C, and Fifth Streets and on ranches along New Hope Road.

While 1990 Census data on this subject is not available yet, the Rural California Housing Corporation study commissioned by the City in 1990 noted that 14% of all households in the Downtown Study Area are headed by farmworkers.

**GALT RESIDENTS EMPLOYED IN
AGRICULTURE, FORESTRY, FISHERIES, MINING**

	1979
ED 7 (East)	13
8T (North)	11
8U (Central)	41
9 (CBD So)	32
10 (West)	29
126/1857 Total Employed = (6.8%)	

SOURCE: 1980 U.S. Census. STF 3A, #65.

Mr. Chulias estimates that 200-300 migrant workers pass through the Galt area yearly and many are single males. Countywide, about half of all farmworkers are migrant ("Profile of California Farmworkers", U.C. Berkeley,

1986). A federally funded migrant education program operates within the Galt schools and the fluctuating number of students is further evidence of the numbers of migrant farm workers who come through Galt. Students vary between 170 and 200 in the program depending on the season. Thus, the overall fluctuation is only approximately 30 students. However, all of the 85 families in the program are considered migrant since they have moved to the area within the past six years or have migrated and returned during this period.

Some migrant workers may find temporary housing in Galt. Most migrant workers, however, are housed in labor camps or on individual ranches during harvest season. It is typical for these migrant farmworker families to follow California harvests during the summer months and even to travel to Texas and Mexico harvests during the winter. During these periods families often live in labor camps. Labor camps nearby include those in Colusa and Dixon. In Dixon, camp housing costs \$1 per day in converted barracks. The new Harney Lane Camp in Stockton has recently been opened at a cost of \$3-4/day. Families often give up housing in Galt or sublet their housing during their absence to take advantage of this low cost housing.

It can be difficult for farmworker families to find housing in Galt often due to the language barrier and a lack of knowledge of housing programs available. The migrant education program is the only farm worker outreach program in Galt. Families are visited monthly and often are initially taken to the County Welfare Department for other types of assistance including housing. The City can assist in ensuring that housing is available for farmworkers by continuing to ensure that it is meeting its fair share housing allocation, encouraging the construction of both large family rentals and single room occupancy establishments (to address the single, male migrant numbers) and continuing to support the Concilio programs.

Special Needs Households - A Summary

A major part of a city's role in ensuring that adequate housing is available to all residents is to preclude barriers to those who are not normally provided for by the private housing industry. Generally, these people are constrained by the housing market because of low income, but often simply their special characteristics make housing suitable to their needs unavailable. These households must settle for less or over-pay for housing.

The largest group of special needs households in Galt are low income, elderly households (particularly renters) and families headed by females living under the poverty level. The needs of both of these groups are very different but they have in common the need for relatively fixed low rents. Low income renters in general can be considered special needs households also since

a large percentage (approximately 60%) of all very low and low income renter households are overpaying for housing. Home ownership is probably not an option for any of the households noted above. For this reason, the City would best assist these special needs households by working towards maintaining its existing lower cost rental housing and encouraging developers to construct new low and very low income rental housing.

Other special needs households noted in this section included large families, households with handicapped members, farm workers, and the homeless. The most feasible method of ensuring that "family-size" homes are available in Galt in the future would be to encourage new housing development proposals to include a mix of housing sizes. A balance of housing types is important to ensuring that all segments of the community are housed. In Galt, this could include areas zoned for single room occupancy units, granny flats, and mobile homes, all of which would assist in providing for the special needs households identified.

The other special needs households noted are currently assisted by well developed programs organized or funded by the Galt Concilio and various County agencies. These include the Concilio bus system, the Concilio Shelter Program, the Women-Infants and Children Program, the Energy Assistance Program, and the Galt Activity Center. In a number of sections, the success of the Galt Concilio programs was discussed. The Concilio provides numerous programs which are often not available in cities the size of Galt. The City should continue to support and expand its support of the Concilio programs. Other programs that were mentioned as possibilities in this section include encouragement of family day care centers (to assist female-headed households), use of federal and State programs, and use of the City Redevelopment Agency.

State law requires a description of how the Redevelopment Agency uses moneys within its Low and Moderate Income Housing Fund in the Housing Element (20% of the increment must be earmarked to this fund, or, currently \$60-100,000/yr). In Galt, this description should be updated yearly during the annual Housing Element progress report. It is recommended that prior to adoption of this updated 1991 Element, the Redevelopment Agency should meet to create this year's description. The Rural California Housing Corporation study commissioned by the City recommended the use of housing fund moneys to assist in funding at least a portion of salary/administrative costs for a housing coordinator to administer a Housing Rehabilitation program. These programs are discussed further in the Policies and Implementation Programs section of this Element.

GALT'S HOUSING STOCK AND HOUSING MARKET CHARACTERISTICS

Regional Housing Compared to Galt

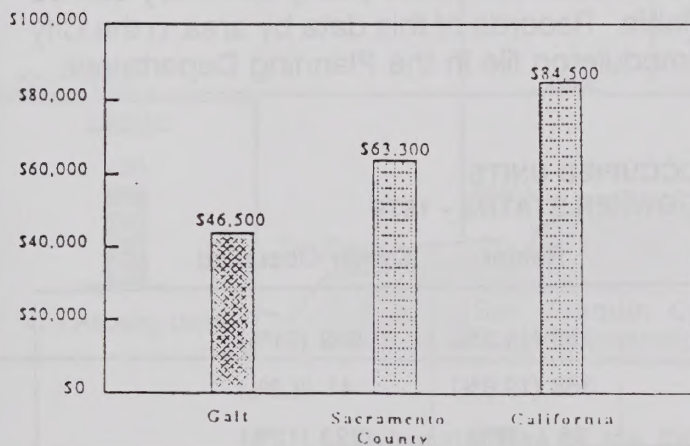
Galt is located on the periphery of the Sacramento housing market area but has always been somewhat distinct from the rest of the market area because of its location and significantly lower housing costs. The average assessed value of houses in the City in 1990 according to the State Controller was \$60,200 compared to \$87,900 in Sacramento, one of the lowest averages in the region. However, this is up 11% since 1988.

COMPARATIVE AVERAGE HOUSING UNIT ASSESSED VALUATION

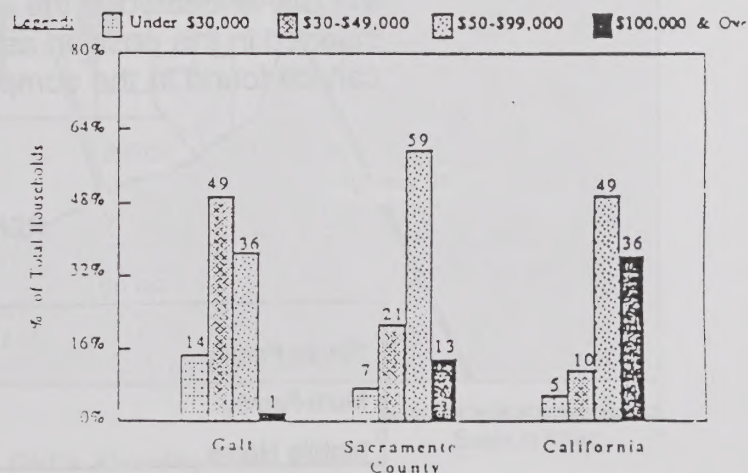
	Can be Updated Yearly				
	1985/86	1986/87	1987/88	1988/89	1989/90
Galt	\$43,976	\$42,057	\$54,100	\$57,327	\$60,272
Davis	65,146	65,089	68,994	68,920	75,154
Sacramento	67,710	68,303	72,408	74,791	81,338
Stockton	68,154	64,981	69,231	71,146	76,192
Iselton	35,689	34,351	36,519	32,767	36,906
Rio Vista	78,704	72,211	78,159	63,548	68,853
Brentwood	61,210	69,051	76,246	78,578	93,666
Folsom	161,332	106,324	125,055	137,140	150,644

SOURCE: Annual State Controller's City Report

MEDIAN VALUE



PRICE VALUATION GROUPS



Source: 1980 Census of Population

Galt's Housing Stock

Galt's existing housing stock is one of its greatest resources. In 1979, the City had a total of 1,995 housing units (1,861 occupied) according to the U.S. Census. This has risen to 2,980 in 1990 (SACOG). (These numbers are slightly different than the Department of Finance figures SACOG uses a different method.) As of 1990, 67% of all housing units in the City were single family, an increase since 1980. Sixty-five percent of all units in 1979 were owner-occupied. It is assumed that this renter-owner ratio has not changed greatly in 1987 since the ratio of single family homes is similar. The largest number of rental units are found in EDs 8T (North) and 9 (CBD South).

TYPES OF HOUSING UNITS IN GALT¹ (Includes Vacant)

	1980 ² (%)	1987 (%)	1988 (%)	Can be Updated Yrly with SACOG Housing Mod.	
				1989 (%)	1990 (%)
Single Family (Detached)	220 (62.6)	1503 (62.1)	1607 (62.7)	1723(64.1)	2001(67.1)
2-4 Units	261 (13.3)	326 (13.5)	330 (12.9)	332(12.3)	334(11.2)
5+ Units	204 (10.4)	302 (12.5)	314 (12.2)	314(11.7)	314(10.5)
Mobile Homes	284 (14.4)	291 (12.0)	313 (12.2)	320(11.9)	331(11.1)
	1995	2422²	2654²	2689	2980

¹SOURCE: 1987 SACOG Housing Module 441-5930 6/30/87.

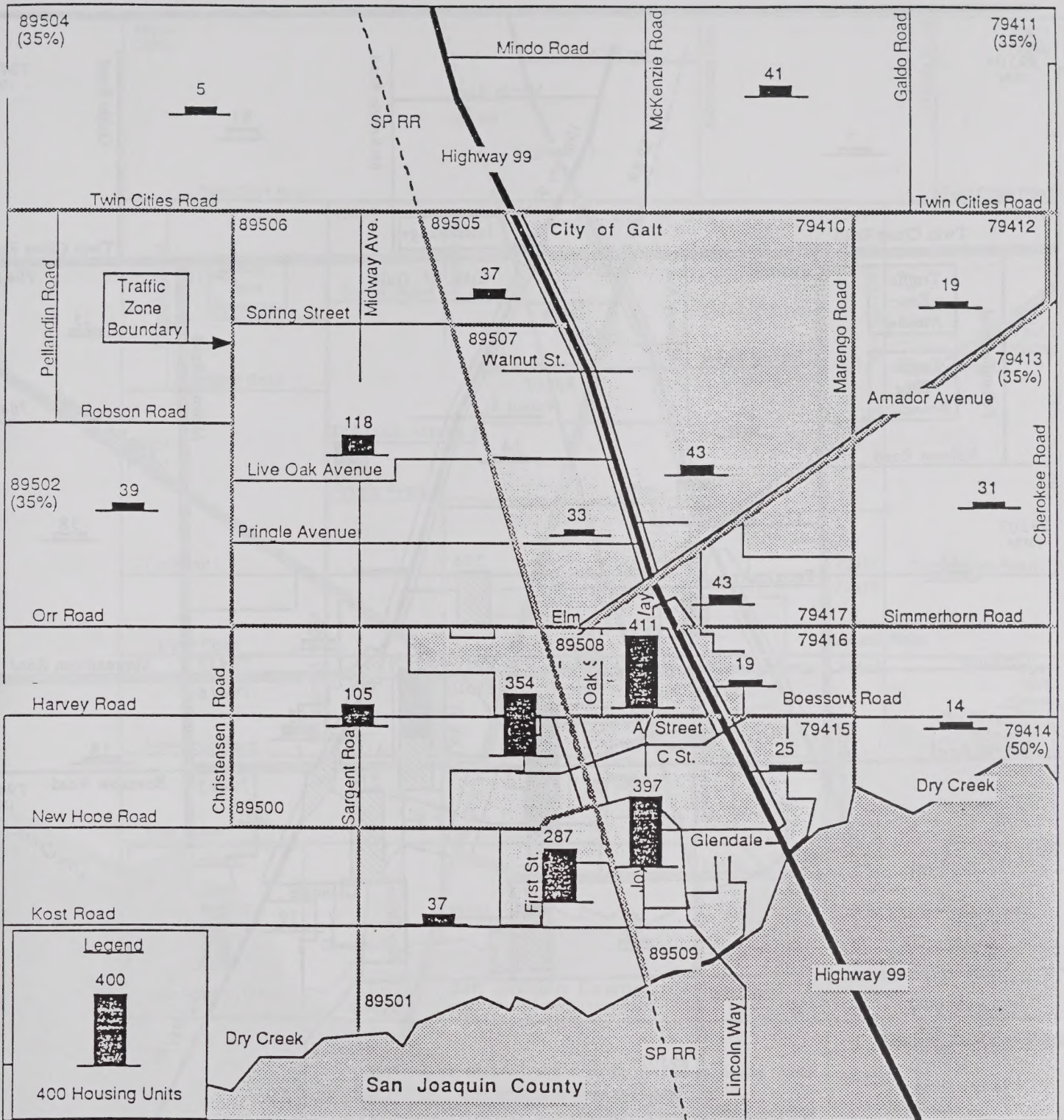
²These numbers are slightly different than the U.S. Census figures due to SACOG's methodology.

The detailed yearly record of new units completed and units demolished in the City is located at the end of this Element. Each yearly summary can be inserted in this position as available. Records of this data by area in the City can be found in the complete module on file in the Planning Department.

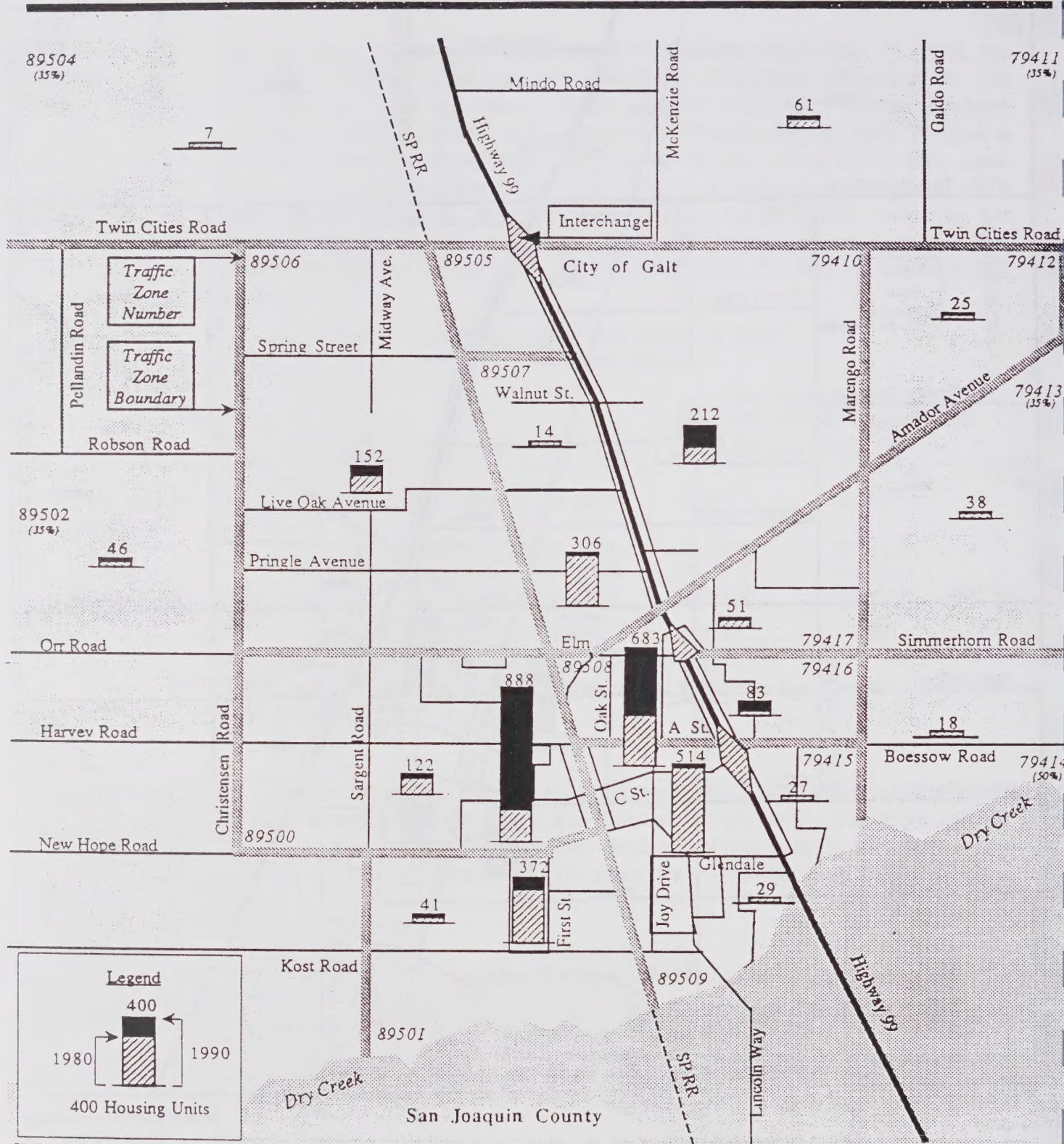
OCCUPIED UNITS RENTAL/OWNER STATUS - 1979

	Rental	Owner-Occupied
Single Family	265 (14.2%)	949 (51%)
Multi-Family	368 (19.8%)	41 (2.2%)
Mobile Home	15 (.8%)	223 (12%)
Total Occupied Units	648 (34.8%)	1213 (65.2%)

SOURCE: 1980 Census



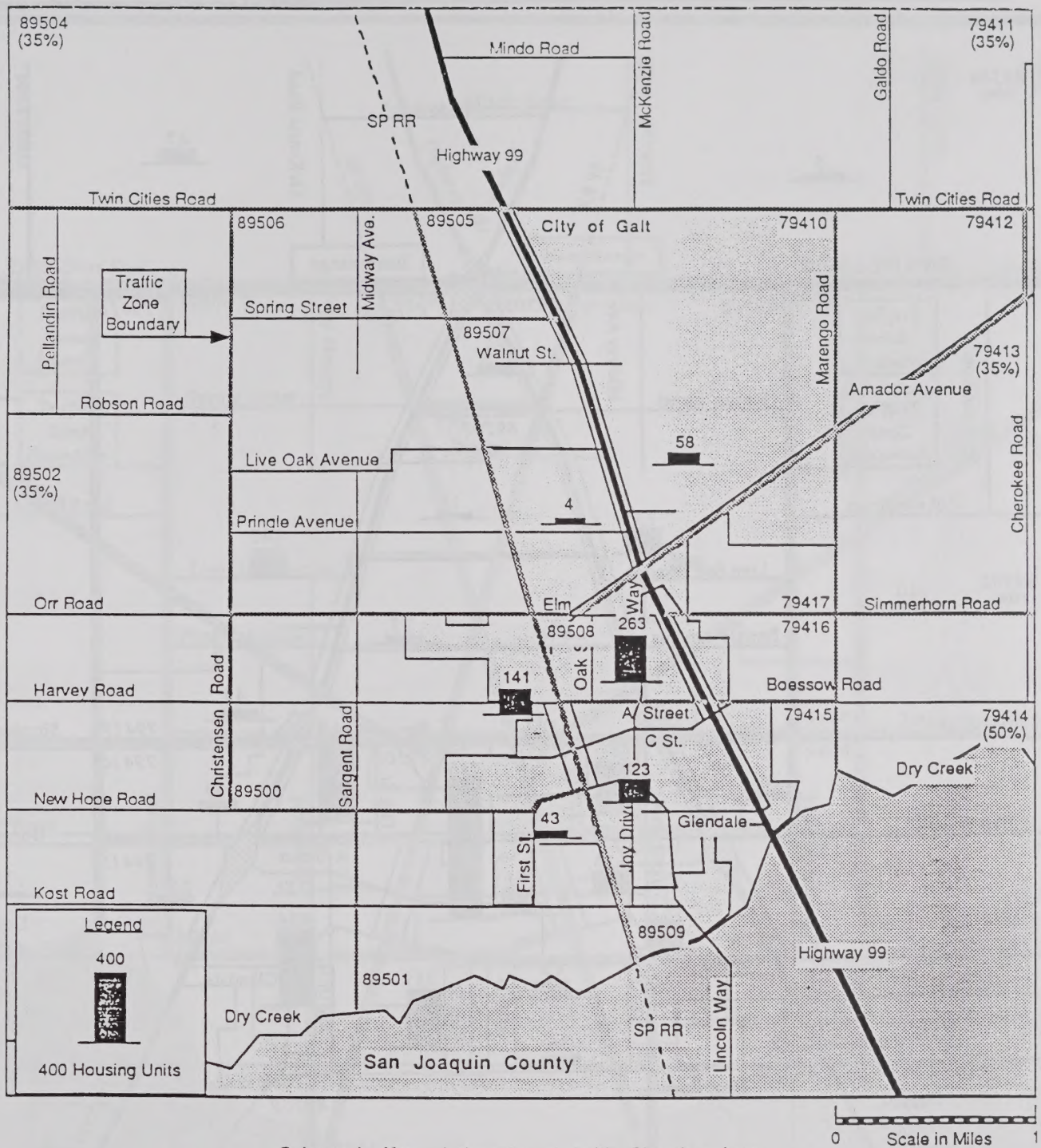
Schematic Map of the City of Galt's Planning Area
Showing the Number and Location of
Single Family Housing Units in 1987
By Traffic Zone



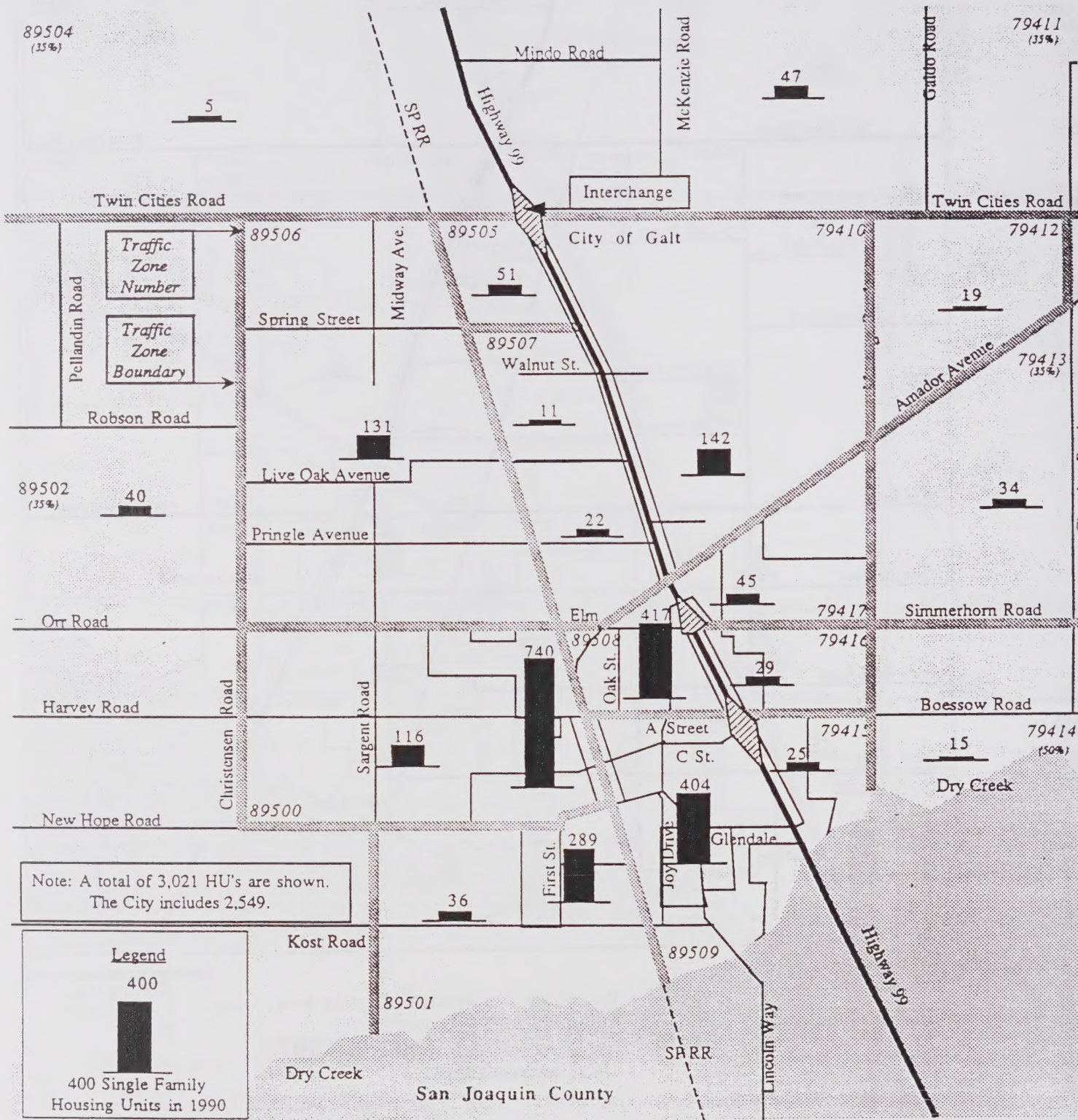
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Figure 4
Schematic Map of the City of Galt's Planning Area
Showing the Number and Location of
Housing Units in 1980 and 1990

P Traffic Zone



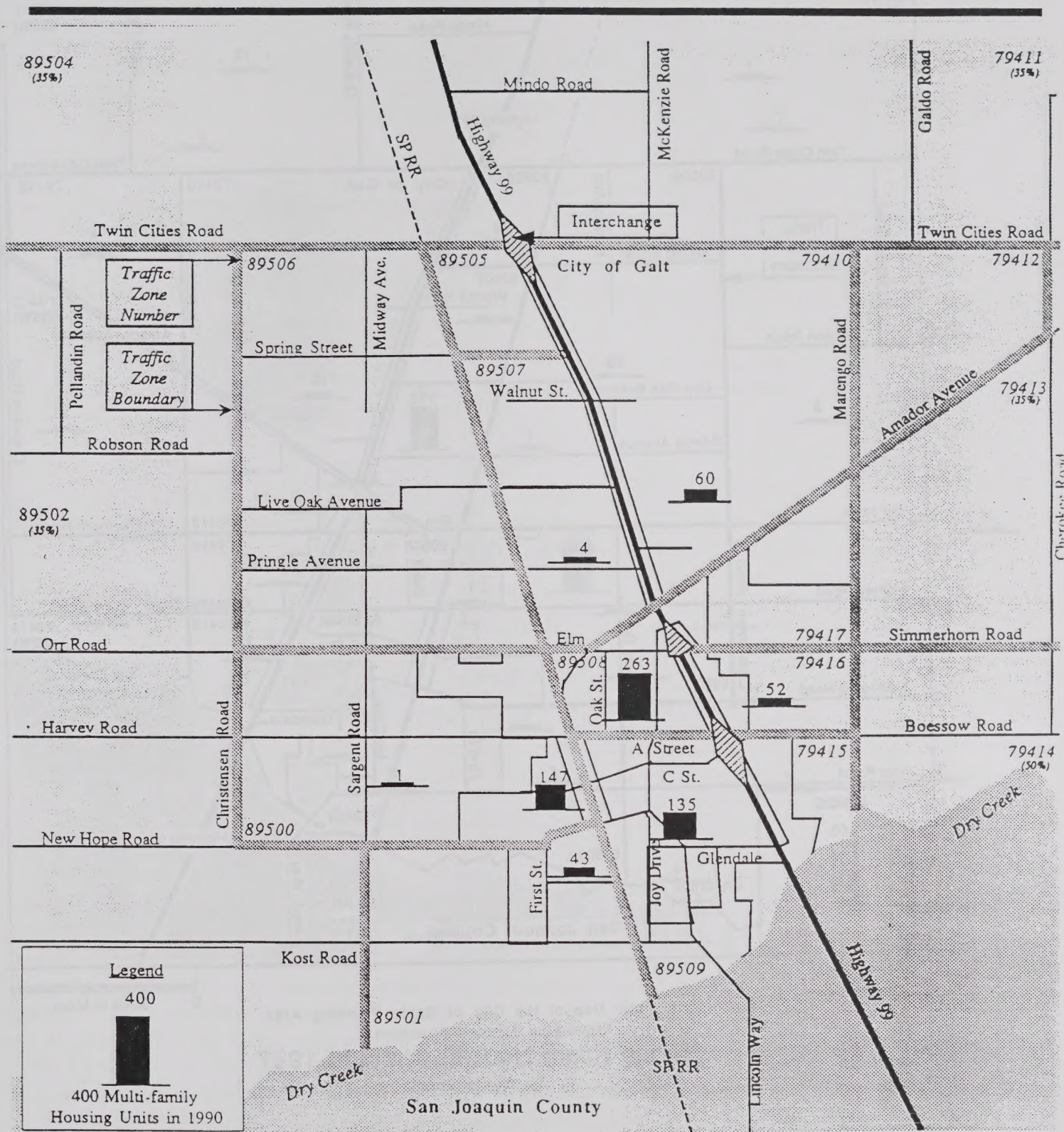
Schematic Map of the City of Galt's Planning Area
 Showing the Number and Location of
Multi-Family Housing Units in 1987
 By Traffic Zone



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Figure 1
Schematic Map of the City of Galt's Planning Area
Showing the Number and Location of
Single Family Housing Units in 1990

R. Traffic Zone



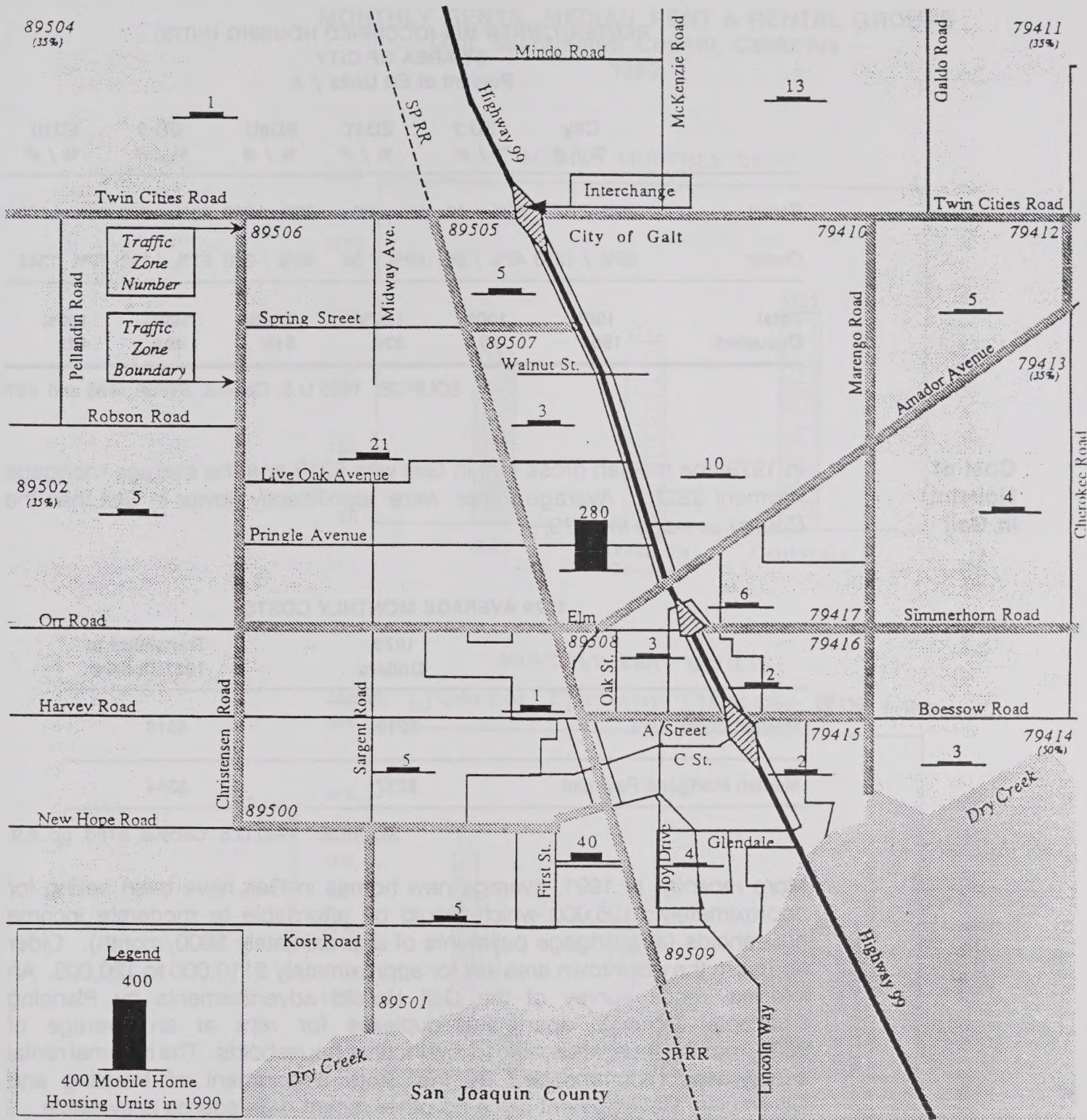
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Figure2
Schematic Map of the City of Galt's Planning Area
Showing the Number and Location of
Multi-family Housing Units in 1990

B Traffic Zone

F-29

0 Scale in Miles 1



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**RENTER/OWNER MIX (OCCUPIED HOUSING UNITS)
BY AREA OF CITY
Percent of ED Units / #**

	City % / #	ED 7 % / #	ED8T % / #	ED8U % / #	ED 9 % / #	ED10 % / #
Rental	35% / 648	60% / 42	8% / 26	52% / 268	43% / 268	23% / 100
Owner	65% / 1213	40% / 36	92% / 36	48% / 310	57% / 242	77% / 342
Total Occupied	100% 1861	100% 70	100% 336	100% 510	100% 495	100% 442

SOURCE: 1980 U.S. Census, STF3A, #96 and #97

**Cost of
Housing
in Galt**

In 1979, the median gross rent in Galt was \$218 and the average mortgage payment \$237. Average rents were significantly lower in Galt than the County average in 1979.

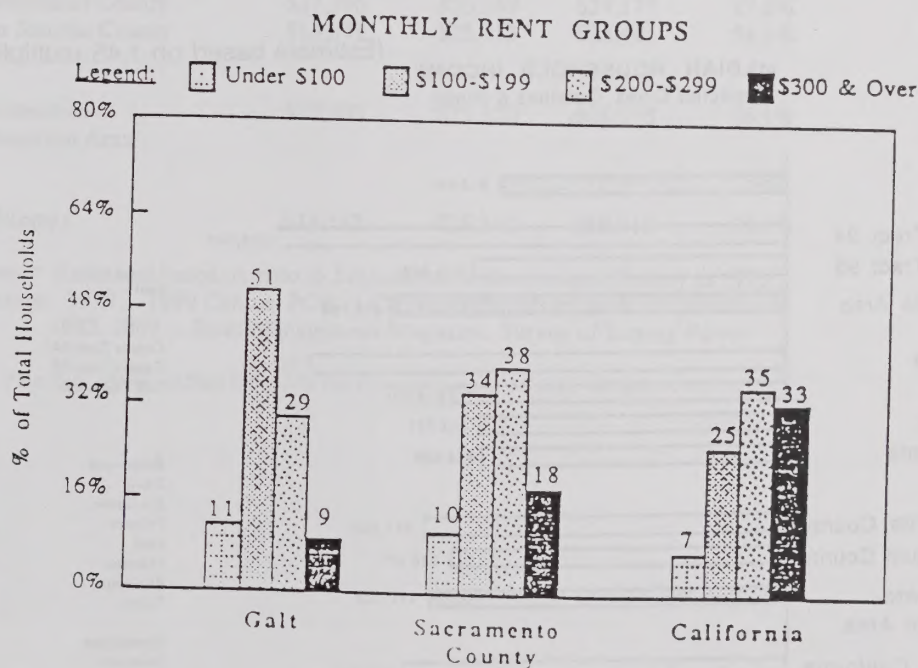
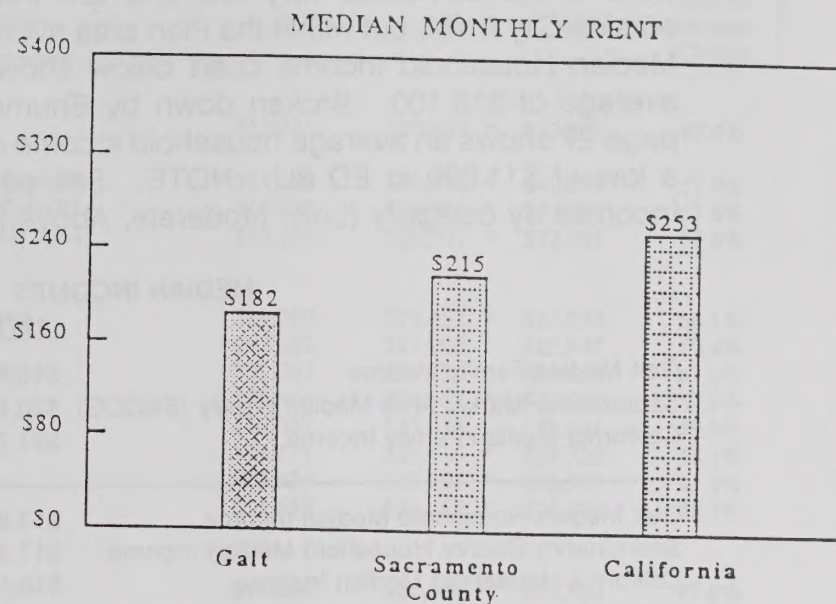
1979 AVERAGE MONTHLY COSTS

	1979 Dollars	Translated to 1987 Dollars
Median Gross Rent	\$218	\$316
Median Mortgage Payment	\$237	\$344

SOURCE: 1980 U.S. Census, STF3, pp. 8,9.

More recently, in 1991, average new homes in Galt have been selling for approximately \$125,000 which would be affordable to moderate income households (at mortgage payments of approximately \$900/month). Older homes in the downtown area sell for approximately \$110,000 to 120,000. An informal rental survey of the Galt Herald advertisements by Planning Concepts found 7 apartments/duplexes for rent at an average of \$593/month - thus, affordable to low income households. The informal rental survey was recommended by the State Department of Housing and Community Development since no other recent data source is available.

MONTHLY RENTS...MEDIAN RENT & RENTAL GROUPS **Galt, Sacramento County, California** **1980**



Source: 1980 Census of Population

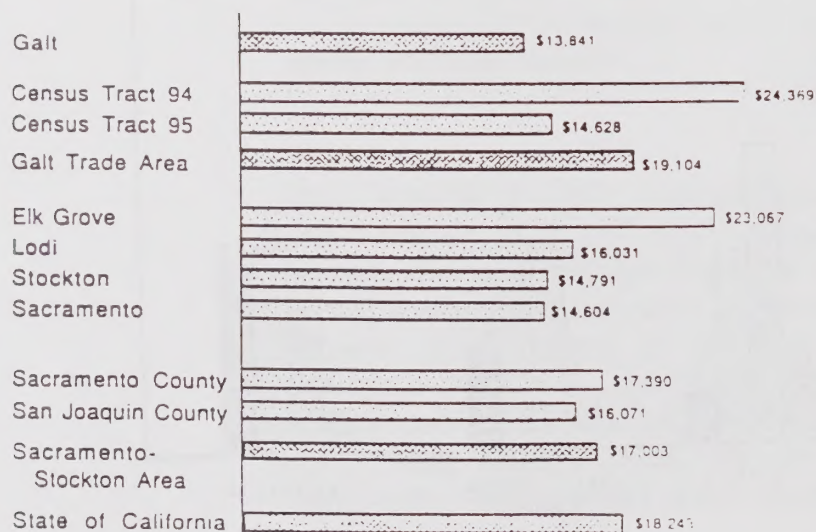
Household Income in Galt

The ability of households to pay for their housing is a function of income and cost of available housing. Incomes in Galt are low on the average as shown below. The State categorizes income groups as very low, other low, moderate, and above moderate. Each household income category is based on a percentage of the regional housing market's median family income. These levels are shown before and are in 1980 dollars to be consistent with the SACOG Housing Allocation Plan. In 1980, 62% of all Galt households were in the combined very low and low income categories. However, outside City limits, but within the Plan area average incomes are higher. The Median Household Income chart below shows a Galt trade area income average of \$19,100. Broken down by Enumeration District, the chart on page 27 shows an average household income outside the City of \$19,700 to a low of \$11,800 in ED 8U. NOTE: See page F-37 for Galt Household Incomes by category (Low, Moderate, Above Moderate).

	MEDIAN INCOMES		
	1979 ¹	1987 ²	1990 ³
Galt Median Family Income	\$15,928	\$23,096	Not Available
Sacramento Market Area Median Family (SACOG)	\$20,888	30,288	"
California Median Family Income	\$21,749	31,536	"
Galt Median Household Median Income	\$13,849	\$20,081	23,221
Sacramento County Household Median Income	\$17,390	25,216	29,715
California Household Median Income	\$18,170	26,347	30,713

SOURCE: ¹1980 U.S. Census, STF3 and SACOG.
¹ 1979 \$
Updated to \$1987\$
(Estimate based on 1.45 multiplier for comparative purposes)
^{2,3} SACOG

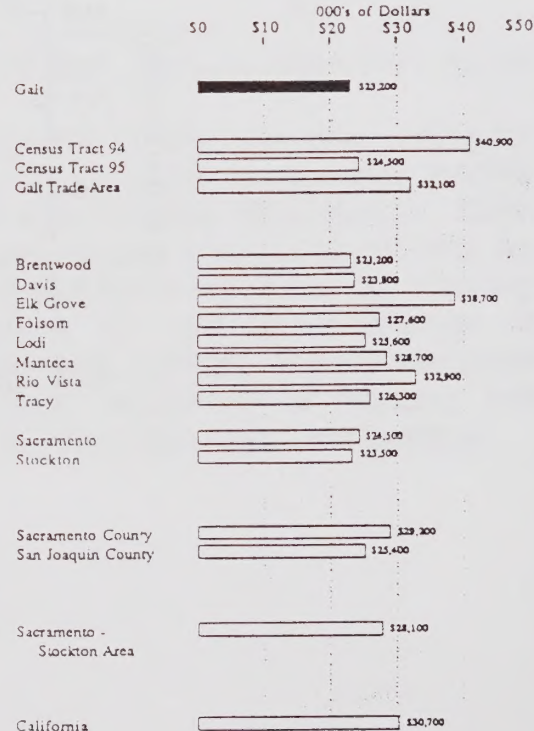
MEDIAN HOUSEHOLD INCOME
Selected Cities, Counties & Areas
1980



SOURCE: 1980 U.S. Census in Cone, 1988

The Rural California Housing Corporation study commissioned by the City in 1990 concluded that 71% of all households in the Downtown Study Area are in the low and very low income categories.

MEDIAN HOUSEHOLD INCOMES ... 1989
(Estimated)



Source: Sales Management Survey of Buying Power
File Ref: Project/Galt/Housing/H Inc chart ... 4/16/91 07:17

MEDIAN HOUSEHOLD INCOMES
Selected Cities and Counties, Region and State
1979, 1984, 1989

Jurisdiction	1979	1984	1989	1979-89 Percentage Change
Galt	\$13,841	\$20,653 *	\$23,221	67.8%
Census Tract 94	\$24,369	\$36,363 *	\$40,884	67.8%
Census Tract 95	\$14,628	\$21,828 *	\$24,541	67.8%
Galt Trade Area	\$19,104	\$28,507 *	\$32,051	67.8%
Brentwood	\$14,700	\$21,452 *	\$23,234	58.1%
Davis	\$14,682	\$21,908	\$23,847	62.4%
Elk Grove	\$23,067	\$34,420 *	\$38,699	67.8%
Folsom	\$16,444	\$24,537 *	\$27,588	67.8%
Lodi	\$16,031	\$23,618	\$25,631	59.9%
Manteca	\$18,171	\$26,518 *	\$28,720	58.1%
Rio Vista	\$19,631	\$29,293 *	\$32,935	67.8%
Tracy	\$16,630	\$24,269 *	\$26,285	58.1%
Sacramento	\$14,604	\$22,061	\$24,500	67.8%
Stockton	\$14,791	\$21,749	\$23,497	58.9%
Sacramento County	\$17,390	\$25,949	\$29,175	67.8%
San Joaquin County	\$16,071	\$23,453	\$25,401	58.1%
Sacramento- Stockton Area	\$17,003	\$25,220	\$28,078	65.1%
California	\$18,243	\$28,348	\$30,713	68.4%

Note: * Estimated based on ratio to Sacramento or San Joaquin County in 1979.

Sources: 1979 ... 1980 Census, PC80-1-C6, Table 57.

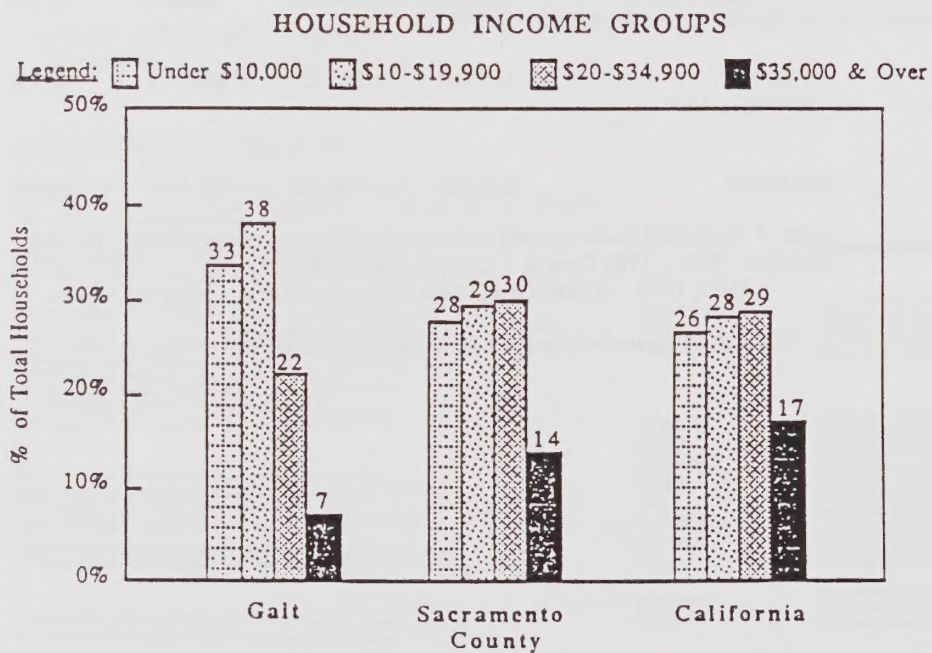
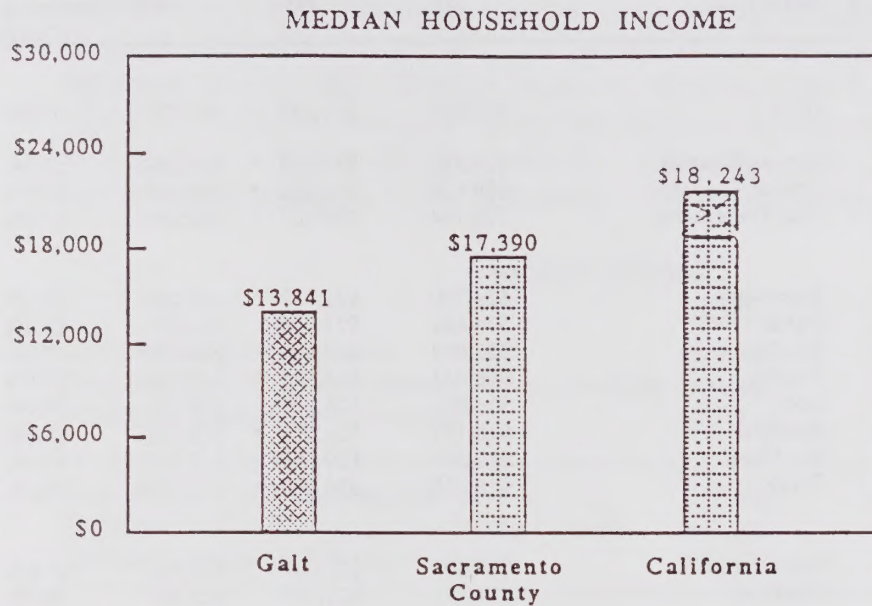
1985, 1989 ... Sales Management Magazine, Survey of Buying Power.

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MEDIAN HOUSEHOLD INCOME ... INCOME GROUPS

Galt, Sacramento County, California

1980



Note: Numbers may not add due to rounding.

Source: 1980 Census of Population

GALT 1980 HOUSEHOLD INCOMES
(%/Number)

1980 Income (See below for 1990 \$ conversion)	%/# City	%/# Total Plan Area ¹	Percent / # (1980)					Plan Area Out- side City (ED14, ED15a)
			ED 7	ED 8T	ED8U	ED9	ED10	
< \$10,444 (Very Low Income) 0 - 50% of Sacto area median family income	38.1%	34.2%	21.4%	29%	44.5%	35.3%	32%	21.6%
	655	821	12	97	211	187	148	166
\$10,445 - \$16,710 (Other Low Income) 51 - 80% of Sacto area median family income	20.2%	20.5%	16%	19.1%	24.3%	29.7%	31.7%	21.7%
	492	659	9	64	115	157	147	167
\$16,711 - \$25,066 (Moderate Income) 81 - 120% of Sacto area median family income	17.2%	17.5%	26.8%	19.4%	14.1%	18.9%	27%	18.5%
	372	514	15	65	67	100	125	142
+ \$25,067 (Above Moderate Income) + 121% of Sacto area median family income	24.5%	27.7%	35.7%	32.5%	17%	16%	9.3%	38.2%
	338	632	20	109	81	85	43	294
Median Household Income			\$23,462	\$17,227	\$11,809	\$13,599	\$13,835	\$19,739

SOURCE: 1980 U.S. Census STF 3A

¹ Incorporated Plan Area and ED 14 and 15a which encompass a somewhat greater area than the Plan area but are relatively sparsely populated.

In 1990, the estimated household income categories by income follow:

ESTIMATED 1990 HOUSEHOLD INCOMES

	Monthly Affordable	
	Incomes	Housing Cost
Very Low Income ¹	\$0 - \$18,750	to \$390
Other Low Income ²	\$18,751-\$30,000	to \$625
Moderate Income ³	\$30,001-\$45,000	to \$938
Above Moderate ⁴	\$45,000 +	---

Notes

¹ 0-50% of Sacramento area median family of 4 income

² 51-80% of Sacramento area median family of 4 income

³ 81-120% of Sacramento area median family of 4 income

⁴ + 121% of Sacramento area median family of 4 income

SOURCE: SACOG (Income Column)

Unemployment

Lower than average incomes in Galt are partially a reflection of higher than average unemployment rates in 1979 (see below). Unemployment is a significant problem in Galt.

CIVILIAN UNEMPLOYMENT RATE (Unemployed as % of Total in Labor Force)

Area	1979	1987 ¹	Aug ²	To be Updated Yearly ²		
			1988	1989	1990	1991 ³
City	17.0%	Not Avail.	 Not available for individual cities....			
County	9.0%	5.2	5.3	5.2 (6/89)	4.7	6.9
State	6.1%	5.4	5.3	5.6 (6/89)	5.6	7.8

¹SOURCE: 1980 U.S. Census STF3

²SOURCE: CA. State Economic Development Dept 427-4924

³This figure is through February 1991

NOTE: 1979 and 1987 figures not readily comparable since different methodology used by State and Census.

Poverty Level

Of particular concern are families with incomes below the poverty level with the greatest numbers and concentration in ED 8U (between Elm and A Streets).

FAMILIES BELOW POVERTY LEVEL - 1979

City	Total	% of City Total	Families % of ED
ED 7 (East)	6	.4%	10.7%
ED 8T (North)	12	.8%	4.7%
ED 8U (Central)	88	6.0%	23.5%
ED 9 (CBD So.)	43	3.0%	11.3%
ED 10 (West)	57	3.9%	14.5%
TOTALS	206	14.1%	

SOURCE: 1980 U.S. Census, STF3A

Housing Affordability

Housing is inexpensive compared to the regional average, yet 36% of all Galt residents were overpaying for their housing including 59% of all renters, somewhat higher than the trend in rural Western states (only 21% of all homeowners were overpaying for housing) in 1980.

1980 HOUSING OVERPAYMENT (OCCUPIED UNITS) (25-34% of Income)

	Total	ED7	ED8T	ED8U	ED9	ED10
Renter	57%	23.8%	0	26%	22.4%	35%
		10		67	44	35
Owner	12.5%	47.4%	26.3%	9.9%	8%	12.1%
		9	20	23	22	38
All Units	17.6% of City Occupied Units					

Ed, p.8

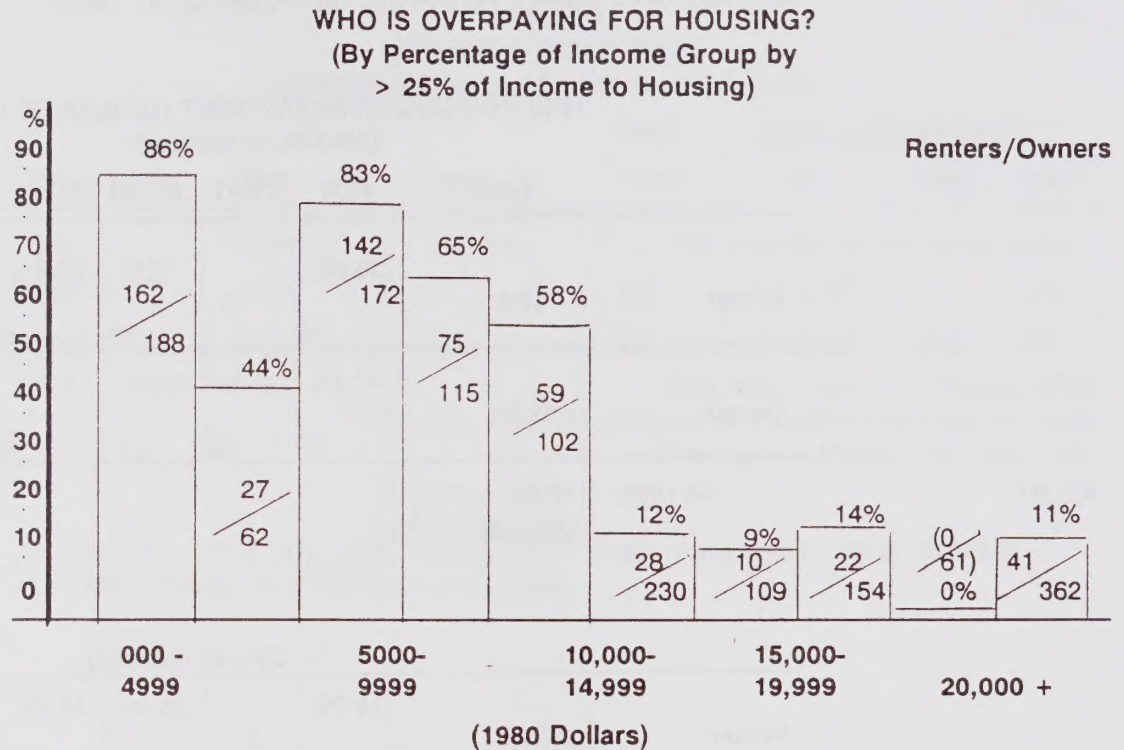
(> 35% of Income)

Renter	32.9%	14.7%	0	33.4%	40.3%	31%
		5		86	79	31
Owner	8%	0	0	4.7%	8.3%	12.8%
				11	23	40
All Units	18% of all City Occupied Units					

SOURCE: 1980 U.S. Census, STF3.
Individual EDs: STF3A, #132, #139.

The Rural California Housing Corporation study commissioned by the City in 1990 discovered that 74% of all rental households in the Downtown Study Area are overpaying for housing and only 25% of all homeowners were overpaying. The Downtown Study Area consists of 1709 dwelling units which is 54% of the City's total households (1990). The survey had a 47% response rate (RCHC Study, Appendix page 5).

In 1980, most of those overpaying for housing were in the very low and low income categories (below \$6,700) as shown below. 513 households in the low and very low income categories (49%) overpaid for housing (>25% of income). Of these households, 72% were renters.



SOURCE: S.A.C.O.G. 1980 Census Summary M-14, p. 9

Overcrowding

One way for households to cut housing and utility costs is by adding members to the household. In many cities, this has resulted in extreme overcrowding and impacts to city sewer and the general quality of life. The U.S. Census gauges overcrowding by tabulating the number of housing units occupied by over one person per room (not including kitchen and bathrooms). Using this index, 7.7% of the City's housing units were overcrowded and 33.3% of these units were rentals in 1979.

OVERCROWDING
HOUSING UNITS WITH >1.01 PERSONS PER BEDROOM

	Total	% of EDUs	Renter	Median Rooms	Mean Per- son Unit
ED 7 (East)	4	4.8%	2	4.7	2.98
D 8T (North)	8	3.0%	1	4.5	2.32
D 8U (Central)	23	4.4%	15	4.7	2.47
ED 9 (CBD So)	47	10.0%	19	4.8	3.06
ED 10 (West)	62	14.0%	11	4.9	3.61
Citywide Total (1861 Total Occupied Units)	144	(7.7% of City Housing)	(33.3% of Total Overcrowded 48 Units and 7.4% of all City Occupied Rentals)		

SOURCE: 1980 U.S. Census, STF1.

HOUSING UNITS - OVERCROWDING STATUS
(By % of Units in ED)

Citywide	> 1.01	> 1.51	Median Rooms	Mean Persons Unit
ED 7 (East)	2.4%	2.4%	4.7	2.98
ED 8T (North)	2.0%	1.0%	4.5	2.32
ED 8U (Central)	3.4%	.95%	4.7	2.47
ED 9 (CBD So)	6.4%	3.6%	4.8	3.06
ED 10 (West)	10.4%	3.6%	4.9	3.61

SOURCE: 1980 U.S. Census, p.3.

A closer look at the census data shows that the highest rates of overcrowding occur in EDs 9 and 10 (the older, most completely developed sections of the City) which also have the highest median number of rooms per unit and high ownership rates (57% and 77%). In ED9, 40% of the overcrowded units are rentals and in ED 10, only 17.7% are rentals. These neighborhoods also have the greatest percentage of children under age 18 and 64% of the households are in the low or very low income categories. The Concilio noted in its 10/89 letter that the Lana Lane and Spruce Street areas are particularly overcrowded. If it can be assumed that overcrowded units which are owner-occupied are not in a situation which can be readily changed and that the owners are somewhat satisfied because of their equity buildup, then overcrowded rentals are the greater problem. In Galt approximately 7.4% of the City's rental units in 1979 were overcrowded. This points to a need for larger rental units affordable to lower income residents in the City.

The 1990 Rural Housing Corporation Study found that 19% of all units in the Downtown Study Area are overcrowded.

Vacancy Rate

Vacancy rates in 1979 were fairly high (6.2%), mainly in the rental category. A survey of Galt rental ads in October, 1987 revealed a total of four units for rent, indicating a fairly tight rental housing market then. Accurate recent vacancy rates are not available. The January 1, 1991 Department of Finance estimate of 9.64% is extremely high because recently built, unsold homes are included in it. The Concilio has noted that the ability of lower income households to come up with the average of \$1200 needed to move into a vacant unit (first/last month rent, cleaning deposit, utility hook-up) is a particular problem.

VACANCY RATES

	Overall Vacancy Rates	Vacancy Rate
For Sale	32 (1.6%)	32/1244 (2.6% of owner units)
For Rent	71 (3.6%)	71/719 (9.9% of owner units)
Other Vacant	19 (1.0%)	
TOTALS	122 (6.2% of Total Housing Stock)	

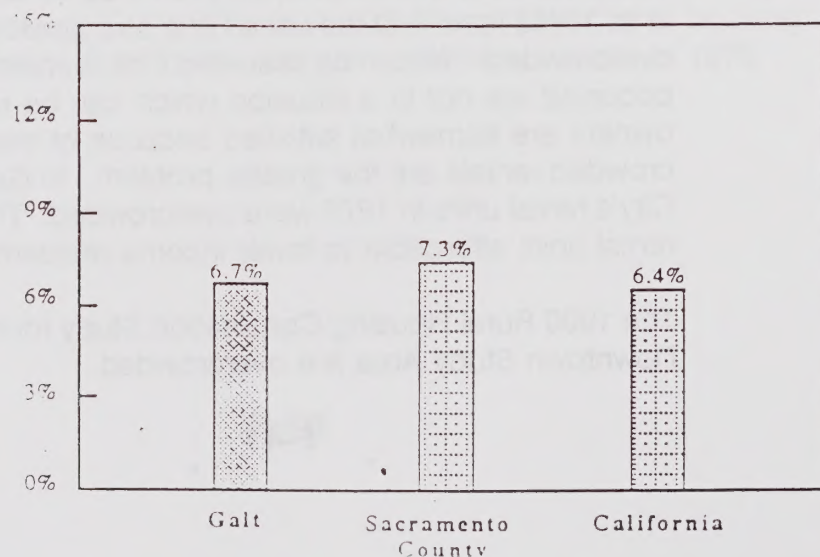
SOURCE: 1980 U.S. Census, STF1, p.3.

VACANCY RATES BY AREA OF CITY - 1979 (Does Not Include Units Held for Occasional Use)

	Total	% of ED
ED 7 (East)	29/113	(25.6%)
ED 8T (North)	24/370	(6.5%)
ED 8U (Central)	27/556	(4.9%)
ED 9 (CBD So)	17/485	(3.5%)
ED 10 (West)	25/468	(5.3%)

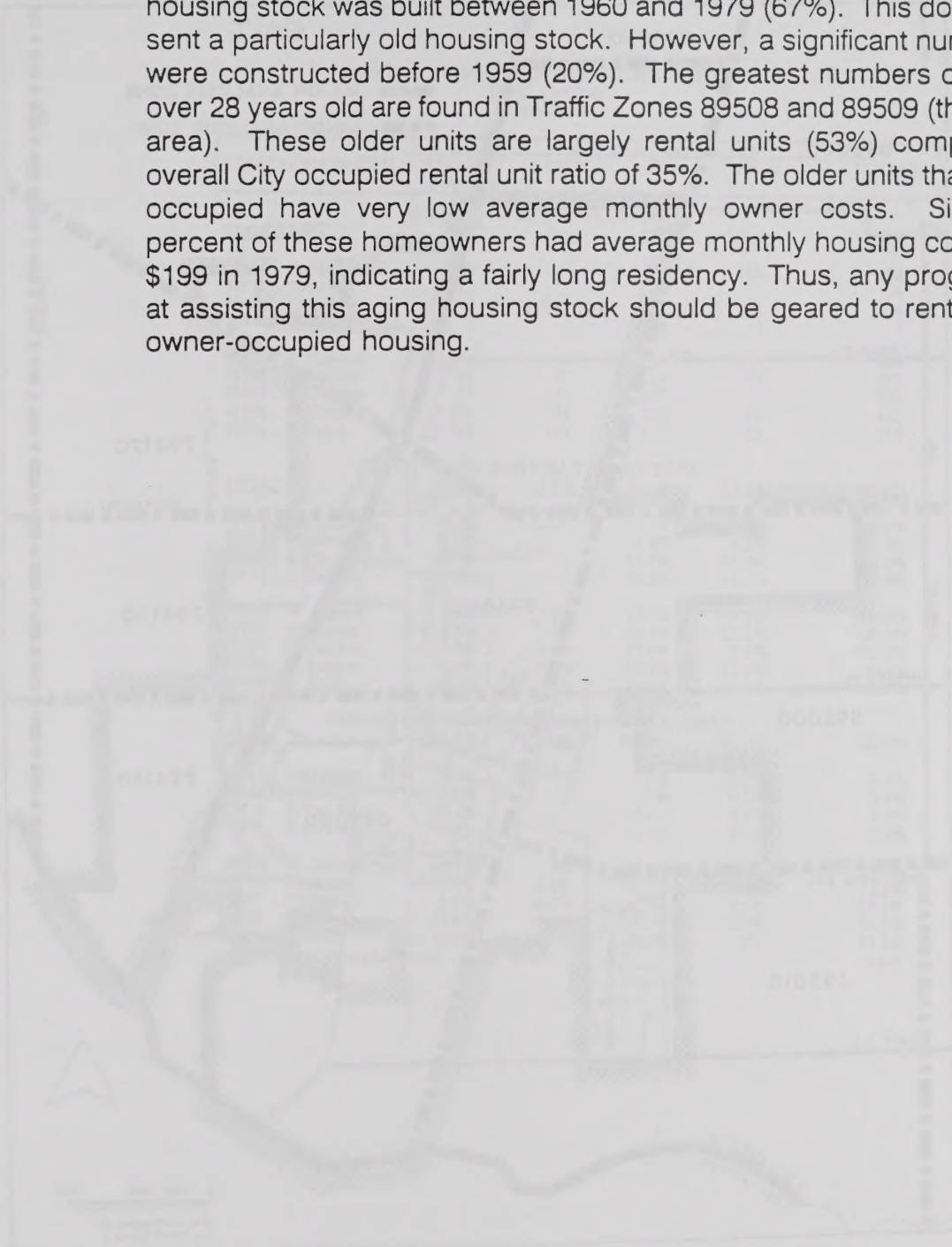
SOURCE: 1980 U.S. Census, STF1, p.3.

COMPARATIVE VACANCY RATES - 1979



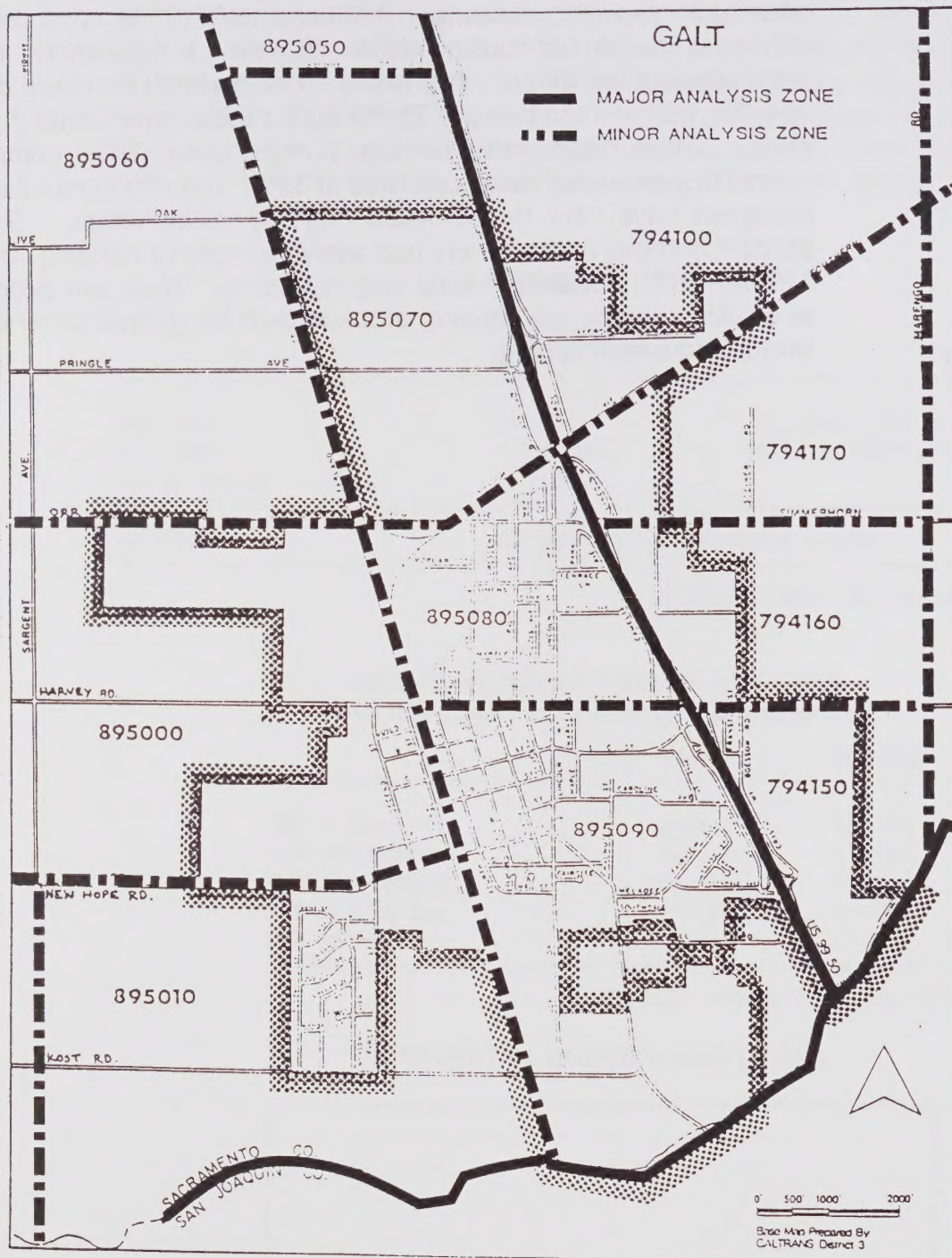
Housing Condition

The condition of the City's housing stock is a function of its age and how well the units have been maintained over the years. The bulk of the City's housing stock was built between 1960 and 1979 (67%). This does not represent a particularly old housing stock. However, a significant number of units were constructed before 1959 (20%). The greatest numbers of these units over 28 years old are found in Traffic Zones 89508 and 89509 (the downtown area). These older units are largely rental units (53%) compared to the overall City occupied rental unit ratio of 35%. The older units that are owner-occupied have very low average monthly owner costs. Sixty-four (64) percent of these homeowners had average monthly housing costs less than \$199 in 1979, indicating a fairly long residency. Thus, any programs aimed at assisting this aging housing stock should be geared to rental as well as owner-occupied housing.



TRAFFIC ZONES

NOTE: 895050 AND 794100 END
AT TWIN CITIES ROAD.



TRAFFIC ZONES

NUMBER OF HOUSING UNITS BY WHEN BUILT
The City of Galt
1980, 1990

Traffic Zone (or ED's)	When the housing was built				TOTALS
	1950's and before	1960's	1970's	1980's	

	NUMBER OF HOUSING UNITS				
TOTAL	608	408	952	1,011	2,980
79410 .. Northeast	35		29	118	182
79415 .. Southeast	12		11	1	24
79416 .. E: Cen.No	2		1	1	4
79417 .. E: Cen.No	3		3	1	7
89500 .. W: Central	41	16	124	707	888
89501 .. Southwest	69	27	211	65	372
89507 .. C: Cen.No	25	67	207	7	306
89508 .. C: Central	224	134	238	86	682
89509 .. C: South	198	164	128	25	515

	PERCENTAGE DISTRIBUTION BY ZONE				
TOTAL	20.4%	13.7%	32.0%	33.9%	100.0%
79410 .. Northeast	19.1%		16.1%	64.8%	100.0%
79415 .. Southeast	51.9%		43.9%	4.2%	100.0%
79416 .. E: Cen.No	40.7%		34.3%	25.0%	100.0%
79417 .. E: Cen.No	46.5%		39.3%	14.3%	100.0%
89500 .. W: Central	4.6%	1.8%	14.0%	79.6%	100.0%
89501 .. Southwest	18.6%	7.2%	56.7%	17.5%	100.0%
89507 .. C: Cen.No	8.1%	22.0%	67.6%	2.3%	100.0%
89508 .. C: Central	32.9%	19.6%	34.9%	12.6%	100.0%
89509 .. C: South	38.4%	31.9%	24.9%	4.9%	100.0%

	PERCENTAGE DISTRIBUTION BY WHEN BUILT				
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
79410 .. Northeast	5.7%		3.1%	11.7%	6.1%
79415 .. Southeast	2.0%		1.1%	0.1%	0.8%
79416 .. E: Cen.No	0.3%		0.1%	0.1%	0.1%
79417 .. E: Cen.No	0.5%		0.3%	0.1%	0.2%
89500 .. W: Central	6.7%	3.9%	13.1%	69.9%	29.8%
89501 .. Southwest	11.4%	6.6%	22.2%	6.4%	12.5%
89507 .. C: Cen.No	4.1%	16.5%	21.7%	0.7%	10.3%
89508 .. C: Central	36.8%	32.8%	25.0%	8.5%	22.9%
89509 .. C: South	32.5%	40.3%	13.4%	2.5%	17.3%

File Ref: \CityGalt\Hng\Zone 80 Galt ... 4/18/91 01.05

page 4

A windshield survey of the City's homes was conducted in January, 1989 by the Galt Building Department. They were surveyed for zoning/building violations as well as nuisances present, inadequate sanitation, structural hazards, faulty weather protection, and damage to City property. Overall degree of non-compliance were rated as minor, medium, and serious.

Thirty-three serious violations were observed and it is expected that upon reinspection, a number of the medium violations may be upgraded to serious. With the possibility of 60-65 serious violations including abandoned houses, a conservative estimate of total abatement of buildings may reach 25-30% or 16-20 units. Of the 218 properties with alleged violations only 29 properties with a minor classification will not require additional inspection, but will be resolved through correspondence. The remaining 189 properties will be required to be reinspected so as to establish a complete list of items to be corrected and/or abated.

**RESULTS OF HOUSING CONDITION SURVEY
January 1989**

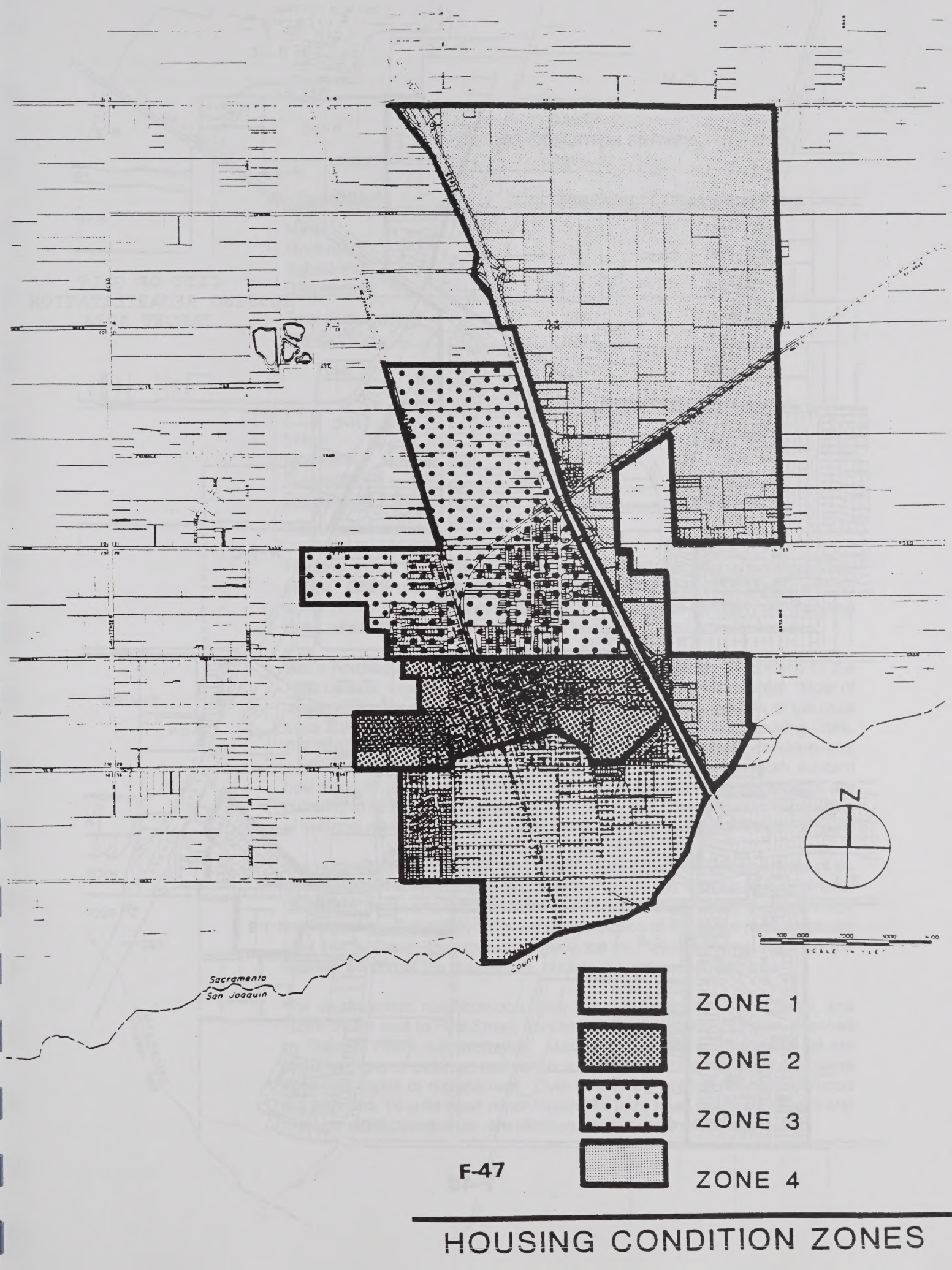
Zone*	Number of Violations	Violation Rating		
		Minor	Medium	Serious
Zone 1	63	9	46	8
Zone 2	81	12	57	12
Zone 3	60	5	48	7
Zone 4	14	3	5	6
TOTALS	218	29	156	33

Galt Building Dept., 1989

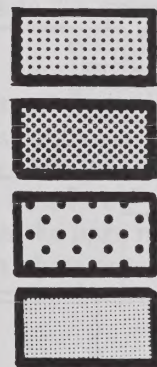
* (See map on following page for zones.)

The records of the survey are on file in the Planning Department. Specific violations are listed by address.

A more detailed housing condition study was prepared in 1990 by the Rural California Housing Corporation of the Downtown Study Area only. (The Downtown Study Area takes in portions of Housing Condition Zone 1 and Zone 2 discussed above.) The following discussion is taken from the study:



F-47



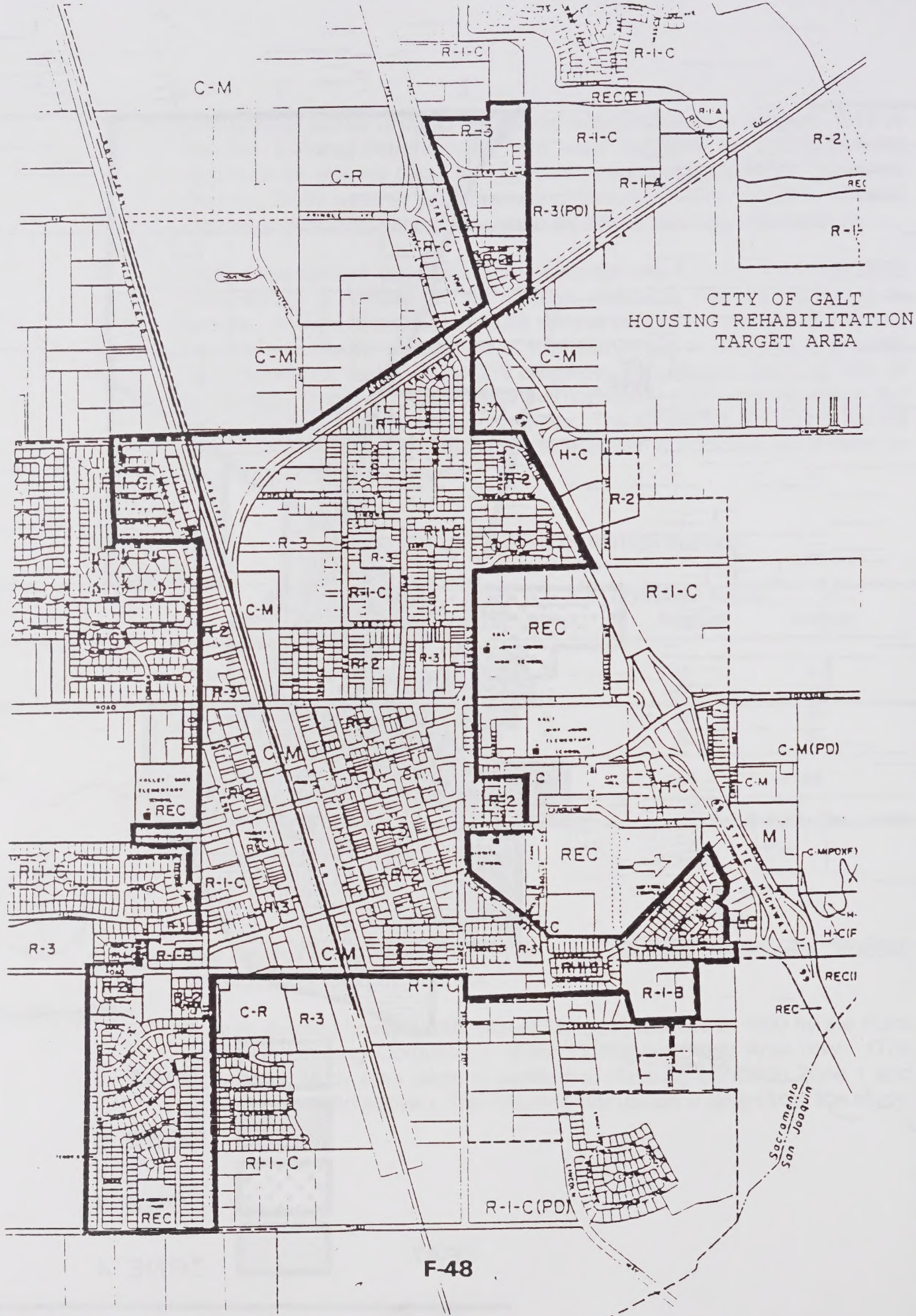
ZONE 1

ZONE 2

ZONE 3

ZONE 4

HOUSING CONDITION ZONES



**GALT
HOUSING CONDITION SURVEY
1990**

Condition	# of Units	Percent of Total
Minor	174	10%
Moderate	167	10%
Substantial	10	1%
Dilapidated	7	0%
Total Substandard	358	21%
Standard	1,351	79%
Total	1,709	100%
Substandard Housing Conditions		
Minor	174	49%
Moderate	167	47%
Substantial	10	3%
Dilapidated	7	2%
Total Substandard	358	100%

The above data show the overall housing rehabilitation need in the Study Area of Galt. Of the total units, 358 units (21%) are in need of rehabilitation. Some areas of the city-defined redevelopment area consist of nearly all standard units, while other areas contain a high frequency of substandard units.

Galt's housing stock ranges from standard to dilapidated. According to the 1980 census, over 30% of the housing stock was built prior to 1960. Most of these older units are located within the surveyed area. Since 70% of the units were built after 1960, Galt has a high percentage of standard housing--79%. The majority of the standard housing lies within the newer subdivisions--one located on the north western boundary and the other at the south western boundary of the redevelopment area. Both of these neighborhoods are currently in fairly good condition, but some houses have begun to show signs of deferred maintenance, needing roof repair or replacement and exterior paint.

The northwestern subdivision just south of Elm Street, includes portions of six streets. The redevelopment line is drawn down the middle of four streets, (Sunshine, Rossi, and Wildflower Drives and Lorna Way) cutting the subdivision into two parts. The surveyors noted the distinction of where the redevelopment area line is drawn--the upgraded quality of the newer housing stock on the western portion of the subdivision, outside the redevelopment area.

The southwestern neighborhood, New Hope Road south to Kost Road, and Tudor Street east to First Street, consists of approximately 279 units financed by Farmers Home Administration. Most of these units are standard, yet are showing signs of deferred maintenance. Many need exterior paint and some need roof repair or replacement. Over 88% of the units in the neighborhood are standard, 18 units need minor repairs, 14 units need moderate repairs and one unit needs substantial rehabilitation; there are no dilapidated units.

Substandard housing is scattered throughout the study area. Surveyors, however, noted some concentration of rehabilitation need in the older areas of the city. Housing conditions in these older areas are marked by extensive deterioration and code deficiencies, signs of the structures' age.

Areas of substandard housing concentration are in the central part of the city-- from Second Street east to Lincoln Way and from A Street south to H Street. More than one-third of the units surveyed can be found within this central city area. And nearly 32% of those units are substandard; that is to say, approximately 184 units within the central city area need rehabilitation. Of those 184 units, nearly half need at least moderate repairs, some need substantial work and a few are dilapidated. Also noted within this area are the seven units fronting the alleys, all of which need rehabilitation.

Another area consisting of a high concentration of rehab need is the north-eastern section of the study area, along Carol Drive and Ayers Lane. Three of the city's seven dilapidated units are situated on these two streets alone. The other four dilapidated units lie within the central city area.

Also noted in this survey is the high percentage of units needing more than just minor repairs; more than half (51%) of the substandard units need moderate to substantial repairs.

SOURCE: Rural California Housing Corporation,
"Housing Needs Assessment, City of Galt," 1990 -
Appendix A, pages 3-4.

The study recommended that an active rehabilitation (and new construction assistance) program in the Downtown Study Area be undertaken by the City to include:

- Assisting homeowners and developers by matching them with the numerous State and federal loan/grant programs available;
- Using Redevelopment funds;
- Increasing request for annual CDBG funds through the Sacramento Housing and Redevelopment Agency;
- Creating a Housing Coordinator staff position or hiring a firm to implement the program.

Energy Costs

Utilities are another major cost which add to basic housing costs. Space heating and water heating are the two major utility costs faced by renters and homeowners. In 1979, 11.5 percent of all City households were paying over 10% of their income for residential energy. Of these households a majority were below the poverty level (53%) and 59% were renters (1980 U.S. Census, STF4, p.4).

ENERGY COSTS AS % OF INCOME

	10-14%	15-10%	20-% +
Owners	3.9%	1.6%	1.0%
Renters	1.8%	1.1%	2.1%
City Total	5.7%	2.7%	3.1%

SOURCE: 1980 U.S. Census, STF4, p. 3.

The Concilio does operate a utility shutoff assistance program which grants up to \$100 to low income households who have received a shutoff notice and helps arrange for a repayment schedule between the customer and PG&E. In addition, since 1981 a number of homes have had weatherization assistance from PG&E including 76 attic insulations, 195 shade screens, 66 energy audits, and 25 insulation projects. The Concilio feels that it has weatherized nearly every eligible unit in Galt under this program. However, they note that a basic problem is PG&E's high rates (Concilio letter 10/89).

Most Galt households in 1979 used natural gas supplied by PG&E to heat their homes (66.8%). However, in ED10 (west of the railroad tracks) 70% of the homes are heated with more expensive electricity. Seventy-six (76) percent of the homes in this area also use electricity for water heating. This is a concern since it is one of the lower income neighborhoods in the City. PG&E may be instituting a program to assist electric water heater and space heating users to lower costs with water heater blankets and efficient heat pumps. A key need in this area is the provision of more affordable natural gas.

Other opportunities to reduce household energy costs in Galt include residential site planning for solar access and the addition of street trees to lower summer home air conditioning costs.

HEATING FUEL

	City Total	ED 7	ED8T	ED8U	ED 9	ED10
Utility	1,244 (66.8%)	53 (67.9%)	303 (90.2%)	369 (72.4%)	388 (78.4%)	131 (29.6%)
Tank Gas	18 (<1%)	--	14 (41.7%)	4 (<1%)	--	--
Electricity	582 (31.3%)	15 (19.2%)	19 (5.7%)	137 (26.9%)	100 (20.2%)	311 (70.4%)
Fuel Oil	---	--	--	--	--	--
Wood	17 (<1%)	10 (12.8%)	--	--	7 (1.4%)	--
	1,861	78	336	510	495	442

SOURCE: 1980 U.S. Census, STF 3A, #112 & #114

WATER HEATING FUEL

	City Total	ED 7	ED8T	ED8U	ED 9	ED10
Utility Gas	1,170 (62.9%)	53 (67.9%)	293 (87.2%)	328 (64.3%)	388 (78.4%)	108 (24.4%)
Tank Gas	40 (2.1%)	--	8 (2.4%)	15 (2.9%)	17 (3.4%)	--
Electricity	651 (35.0%)	25 (32.0%)	35 (10.4%)	167 (32.7%)	90 (18.2%)	344 (75.6%)
	1,861	78	336	510	495	442

SOURCE: 1980 U.S. Census, STF 3A, #112 & #114

CONSTRAINTS TO HOUSING DEVELOPMENT

In planning for the provision of housing, constraints to housing development must be recognized. Many of these constraints cannot be overcome by local government particularly those related to the condition of the national economy, but others can be addressed.

Non-Governmental Constraints

The cost of housing is influenced by a number of factors including cost of land, construction materials, labor, financing, marketing, and property taxes. In Galt, the relatively large supply of modestly sized homes built before the period of high inflation and interest rates in the late 1970s and early 1980s as well as the low cost of land have kept housing prices down. However, in the future, it will become increasingly difficult to provide low and moderate income housing as land and other costs increase.

The components of the cost of an average new home in Galt follow:

AVERAGE NEW HOME CONSTRUCTION COSTS

Land (with water and sewer)	\$38,000 (29%)
Permit Fees / Mitigation Fees	11,000 (8.5%)
Construction Materials + Labor*	73,000 (56%)
Marketing	6,600 (5%)
	\$130,000

SOURCE: Projected from 1988 figures provided by Elliott Homes.

Added to these costs are the financing costs carried by the homeowner or passed on to the renter. In the recent past, high interest rates on mortgage and construction loans were a key constraint to housing development and affordability. For instance, the difference between monthly payments at 9% and 12% interest rates are illustrated below. More recently, low interest rates have reduced this constraint.

FINANCING CONSTRAINTS

Loan Rate	Amount Financed	Monthly Mortgage Payment	Tax and Insurance	Total Monthly Payment	Yearly Income Needed to Qualify*
9%	\$80,000	\$644	\$133	\$777	\$31,080
12%	\$80,000	\$833	\$133	\$956	\$38,240

SOURCE: Placerville General Plan

* Thirty percent of gross income to housing.

Within the City, 2 banks offer home loans. Interest rates are comparable to those at Sacramento banks. There do not appear to be any mortgage defi-

cient areas of the City. The existing City is small in geographic size and fairly homogeneous in housing size and type, as well as ethnic makeup and as a result even inadvertent "redlining" would not be expected.

In addition, in March, 1991 the City entered into an agreement with the Sacramento County Housing and Redevelopment Agency to participate in a first time home buyer bond program. Below market rate mortgages will be available to home buyers in the Morrison Homes Subdivision in the Northeast Area, Hal Porter Homes in the west area, and through various lenders in Sacramento County for new and older homes in the City.

CITY OF GALT - HOUSING CONSTRUCTION FEES

At present the City collects a combination of building inspection, utility connection and school impact fees when a new building is constructed. To illustrate current City fees, a new single-family house with three bedrooms and two baths occupying 1,400 square feet of floor area and a 450 square foot garage would pay the following fees:

GALT HOUSING ELEMENT CONSTRUCTION FEE COMPARISON

(Assumptions: Residential = 1,400 sq.ft. living area + 450 sq.ft. garage area)

	Galt ¹	City of Sacramento
Permit Valuation		
Living Area	\$57/sq.ft.	\$46/sq.ft.
Garage Area	\$17/sq.ft.	\$17/sq.ft.
Total Permit Valuation	\$87,450	\$72,050
Permit Fee	\$ 961.96	\$492.00
Plan Check	\$ 480.97	\$245.00
Master Plan Check	--	\$123.00
Parcel Number Search	\$15.00	--
SMIP Fee (Seismic)	\$ 8.74	\$7.20
Sewer Fee	\$3,000.00	\$930.54
Water Fee	\$ 950.00	\$1,613.00
Capital Improvement Fees	\$2,695.00	--
Capital Acquisition and Replacement	\$25.00	--
School Impaction Fee (@ 1.58/sq.ft.)	\$5,138.00	\$2,212.00
Major Street Construction Tax	--	\$5,764.00
Residential Hot Water or Gas Stove and Range Fee (\$15.00 ea.)	--	\$15.00
TOTAL PERMIT FEE	\$13,274.67	\$11,401.74

SOURCE:¹ City of Galt, June 1991

In 1989, a comparative survey of 21 cities and 12 counties for a single family house with the same characteristics described above, found that seven cities had higher combined fees than Galt. The city with the highest fees, Roseville, totaled \$10,200. In addition to the fees that Galt charges, Roseville charges a sewer improvement fee (\$700), construction tax (\$490), park fee (\$430), and a traffic mitigation fee (\$980).

It is difficult for cities to influence the reduction of any of these cost components to housing development. However, appropriate programs could include:

- Use of low interest City-issued assessment bonds to assist developers in providing streets and public facilities at a lower cost than possible with private funds (The city has initiated 2 new assessment districts in 1990);
- Making residents aware of federal and State programs to assist low and moderate income home buyers as they become available and matching federal and State programs with developers and providing grant application assistance. The Rural California Housing Corporation Study commissioned by the City recommended that the City assist in the construction of new affordable units in this manner coordinated by a paid staff person or contracted firm; and
- Expansion of sewer and water systems in advance of need.

Governmental Constraints

Local governmental constraints to housing include land use regulation, infrastructure provision, permit processing time, and whether or not available federal and State programs are utilized or available.

Land Use Regulation

Land use regulations include general plan policies and land use designations, subdivision and zoning regulations and building codes. In Galt, these land use regulations are generally not a constraint to development. They are not more restrictive than those in surrounding jurisdictions. In addition, the City has hired a consultant to rewrite its Zoning Ordinance in part to implement the recently adopted General Plan and this Housing Element. For example, the planned development overlay zone will emphasize clustering of units, transfer of density and density bonuses in order to allow a wide range of housing types. New parking standards are being developed. In the center of the City where non-conforming lots are found, a new overlay zone is being developed that will enable differing set back requirements and minimum lot standards from the underlying zone. This will enable small, infill lots that currently are not buildable to be developed.

Average processing time is not lengthy. In the Northeast Area processing time is three months because of the environmental clearance provided by the Specific Plan. Other subdivisions vary from six months to one year in processing time.

A significant portion of the City's undeveloped land is designated for single family or duplex units on 6500 square foot lots. This is a fairly small lot size and does not serve as a constraint to providing affordable housing. Set-backs and other site planning regulations are fairly standard. Zero lot line developments are allowed which can serve to reduce housing costs.

The amount of land designated for multi-family housing a typical measure of a city's ability to provide affordable housing. Within the planning area delineated, the following vacant lands are designated for varying densities of housing:

	Vacant Acreage	Dwelling Units	Units Needed 1990/96
Low Density Single-family lots Minimum lot size: 6500 sq. ft. Includes RA+R1 zones Actual buildout density expected: 3.6 du/gross acre	412	2472 du	1052 du
Medium Density Duplexes, Mobile Home parks allowed Minimum lot size: 5500 sq. ft. Actual buildout density expected: 6 du/gross acre	254	1524 du	604 du
High Density Maximum Density: 18 du/acre Actual buildout density expected: 13 du/gross acre	109	1417 du	996 du

Thus, the supply of adequately zoned land in Galt is not considered a constraint to the provision of affordable housing. This subject is discussed further in the Adequate Sites Strategy section of this Element. However, the City is seeing a number of R-3 zoned lands being used for R-1 type housing, largely because of the lack of financing available for multi-family projects as well as the low return rate on the investment relative to single-family developments. This problem could result in a critical shortage of multi-family units. One option would be to put a minimum as well as maximum density to R-3 zones.

Manufactured homes are another recognized means of providing affordable housing. Manufactured homes are allowed in Galt on single-family lots (as

required by State law) and in designated mobile home parks which are consistent with this General Plan's Medium Density and High Density Residential designations. There are currently 52 acres of mobile home parks within the City. This General Plan recommends an additional 20 acres of mobile home park zoning within Medium Density Residential designated areas.

Other recognized cost reducing techniques are allowed in Galt including the use of rolled curbs, carports rather than garages in multi-family developments, and use of the Uniform Building Code. No local revisions have been made to the UBC or other State standards.

The City's code compliance procedure has recently been upgraded via the hiring of a full time Code Compliance Officer but is not expected to be a constraint to housing affordability but rather a means of preserving affordable housing. Construction permit processing is not a hindrance to housing development in the City. The Building Department is located in an office within the Planning Department resulting in a "one stop" process. Processing time is not lengthy as discussed previously.

Overall, the City has not created hurdles to housing construction. However, there are areas where the City could create additional opportunities for reducing housing costs including the following:

- The City uses Sacramento County road standards. In many cases, a modification of these standards would reduce development costs without creating safety problems. For instance, narrower private roads in rural subdivisions serving less than 10 homes might be appropriate in some developments. In addition, many communities are allowing 26-foot paving widths on low traffic, local roadways (36 feet is required in the County standards). Many collector roads may be appropriately sized with a 36-foot paving width. These are aesthetically pleasing and level of service and safety are not lowered. Even narrower widths may be appropriate in special conditions such as loop roads and short cul-de-sacs.
- Under previous zoning regulations, granny flats were allowed only on R-3 zoned lots. A large portion of the older downtown area was zoned R-3 under the previous General Plan. However, this General Plan has changed the land use designations in the older neighborhoods to reflect their single family nature. In addition, according to State law, granny flats must be allowed in single-family zoned areas. The new Zoning Ordinance must be revised

consistent with this General Plan and the provision for granny flats in single-family zones should be included.

Infrastructure Provision

The City has kept pace with sewer and water needs and to date lack of capacity has not created a constraint to development. The sewage plant is currently being expanded to 3.0 mgd capacity, with additional expansion capabilities to 6 mgd. However, long range public facility planning should continue and growth trends monitored consistent with recommendations in the Public Facilities Element. Private developers contribute sewer hook up fees and are expected to provide lines and other infrastructure necessary to serve proposed projects. In some cases, undersized lines must be replaced or lines must be sized to serve future development in which case reimbursement agreements are used. This system should continue to ensure that sewer capacity will not be a constraint to housing development in Galt. In addition, Redevelopment Agency funds have been used to extend public facilities to key residential parcels and the Galt Industrial Park, greatly reducing costs to developers. The City should encourage these activities to continue and work towards provision of affordable housing in Redevelopment assisted areas.

Domestic water supply in Galt may at some time become a limiting factor in housing development. As discussed in the Public Facilities Element, surface water which will eventually serve the City will require a water treatment plant and is at least ten years to being a reality. In the meantime, if wells continue to deliver poor quality water, treatment plants will be required-adding to housing development costs. However, this is not expected to be a constraint to the development of housing in the City - adequate groundwater exists to support growth projected through the planning period (2005) with or without a surface water system.

The full range of public facilities needed to provide for projected growth in Galt are discussed in the Public Facilities Element. It is expected that implementation of the Public Facilities Element will ensure that the provision of services will not act as a contract to housing development in the City.

Use of Federal and State Programs

There are a number of State and federal housing assistance programs available. (See list at end of Housing Element policies.) In general, these types of subsidies are the only way a significant amount of housing can be made affordable to households in the very low and low income categories (46.9% of all Galt households in 1980 according to California State Department of Finance estimates). The market cannot provide new units in

these rent categories (up to \$625/month) without subsidy. Funding is often not consistent under some of these programs. In addition, processing applications for the funds can be difficult and for this reason many small cities do not utilize the programs. All of these factors create constraints to providing for affordable housing through these programs. The City is more likely to receive these funds if it participates in County-wide grant applications which it is currently doing. Galt is part of the County's yearly Community Development Block Grant application. It also participates in various Sacramento County Housing and Redevelopment Agency programs which are funded by State and federal programs. However, the Rural California Housing Corporation study commissioned by the City in 1990 noted that the City should request a greater CDBG allotment. In addition, the study recommended that a City Housing Coordinator be hired to ensure housing program implementation.

Galt Redevelopment Agency

The Galt Redevelopment Agency is a future source of affordable housing assistance funds. To date, the Agency has developed two projects - the Galt Industrial Park and the Galt Plaza. Bonds were sold on the assumption that the tax increment increase that would result would repay the bonds and eventually provide additional operating capital. When additional funds are available they can be used for a variety of projects including infrastructure provision and various development grants and loans. State law requires that 20% of redevelopment funds must be used to assist low and moderate income households. Future redevelopment projects are not clearly defined because of lack of funds; though \$60,000-\$100,000 yearly is available at this time. However, recent State law requires that Redevelopment Agencies yearly explain how these set-aside funds will be used to assist in the creation/retention of housing affordable to low and moderate income households. The City should begin to do this yearly prior to its annual Housing Element Progress report. Future revisions to the Redevelopment Plan must be consistent with the goals and policies of this Element as well as the Land Use Map.

Need for Advance Planning

As large-scale developments are proposed in Galt, an effort should be made to achieve a balance of housing types so that housing affordability targets can be met citywide.

The Northeast Area Specific Plan allows a mix of land uses which could provide for a variety of housing prices. R-3 and R-2 designations amount to 40% of the Plan area which should provide adequate opportunity for provision of low and very low income affordable rental units consistent with the Housing Allocation Plan. It will be critical to ensure that R-3 lands will actually be used for multi-family development. Some conversion of these lands to single-family residential has already occurred.

An area that could prove to work against achieving Housing Allocation Plan HAP targets is the large amount of R-1-C (6500 square foot lots) land use allocations which are typical of moderate priced housing developments. In both the Northeast Area and other areas of the City, developers most often request this type of zoning. The result could be an inability to meet above moderate income housing targets in the long run.

FUTURE HOUSING NEEDS

Total Need

The Sacramento Council of Governments has prepared a projection of population growth in Galt through July 1, 1996 including estimates of household income levels which should be provided for by appropriately affordable housing. SACOG is required by the State to prepare this Housing Allocation Plan for all jurisdictions within its area in recognition of the regional nature of the housing market and the goal of distributing housing types fairly throughout the County. According to these estimates, 2968 housing units will need to have been provided in Galt between 1989 and 1996 to meet projected needs. The allocation for Galt recognizes the fact that the City has traditionally provided more than its fair share of low and very low income housing. Thus, allocations in the low, and very low income categories target a slight percentage decrease.

SACOG REGIONAL HOUSING NEEDS ALLOCATION FOR GALT

Housing Units by Income Category	House- holds 1989	% of 1989 Total	Pro- jected % of		Household 1989-96 Increase	1989-96		
			Hshlds 1996	1996 Total		% of Increase	Basic Const. Need	Target Avg Year
Very Low	760	29.2	1,480	27.6	720	26.0	772	110
Low	460	17.7	935	17.4	475	17.2	509	73
Moderate	466	17.9	1017	18.9	551	19.9	591	84
Above Moderate	913	35.1	1935	36.1	1022	6.9	1096	157
Total	2599	100%	5367	100%	2768	100%	2968	

SOURCE: SACOG Regional Housing Needs Allocation (441-5930), 1990

Galt's targeted 1989-1996 increase in housing units translates to an average of 424 units per year ($2968 \div 7$ yrs). However, in 1990, 316 units were added to the Galt housing stock, reducing the total need. All of these units are assumed to be in the moderate to above moderate affordability range since no subsidized units were constructed (1990 figures will be available in May, 1991).

GALT
UPDATE NEW CONSTRUCTION NEED TO "1989 TO 1996"

STEP 1: DETERMINE NET HOUSING UNITS ADDED IN 1989

3586 Housing units on January 1, 1990
-3270 Housing units on January 1, 1989
 316 Decrease in New Construction Need

**STEP 2: DETERMINE CHARACTERISTICS OF
HOUSING UNITS ADDED 1989-1990**

New Units ¹	Potential Economic Group Served
301 ² Single-family units	Moderate- or above moderate-income households ³
2 multiplex units	Moderate-income households
13 mobile homes	Moderate-income households
0 multi-family units	

¹ Source: 1990 SACOG Housing Module

² Decreased by 1 demolition from 302 new units

³ 25% in Above Moderate category. Source: Rural California Housing Corp. Study, 1990

**STEP 3: DETERMINE NEW CONSTRUCTION NEED
1990 to 1996 by INCOME GROUP**

Income Group	Afford- able Rent	Construction Need 1989 to 1996...		Units Added 1989 to 1990 ..		Revised Construction Need 1990 to 1996 ...	
		Units	(%)	Units	(%)	Units	(%)
Very Low	0-\$390	772	(26.0)	0	---	772	(29.1)
Other Lower to	\$625	509	(17.2)	0	---	509	(19.2)
Moderate to	\$938	591	(19.9)	237(75%)		354	(13.4)
Above Moderate		1096	(36.9)	79 (25%)		1017	(38.3)
Totals	2968	(100%)	316	(100%)		2652	(100%)

FORMULA SOURCE: 1990 SACOG HAP.

Thus, the City is still not meeting its very low, low, and above moderate housing affordability targets. It should be noted that in recent months,

however, a majority of new housing units appear to be in the above moderate price range. As a result, the shortage of this type of housing may be reversing toward a trend to a difficulty in meeting moderate income targets. Recommendations throughout this Element and in the Policies/Programs section are intended to attempt to at least partially reverse this trend.

ADEQUATE SITES STRATEGY

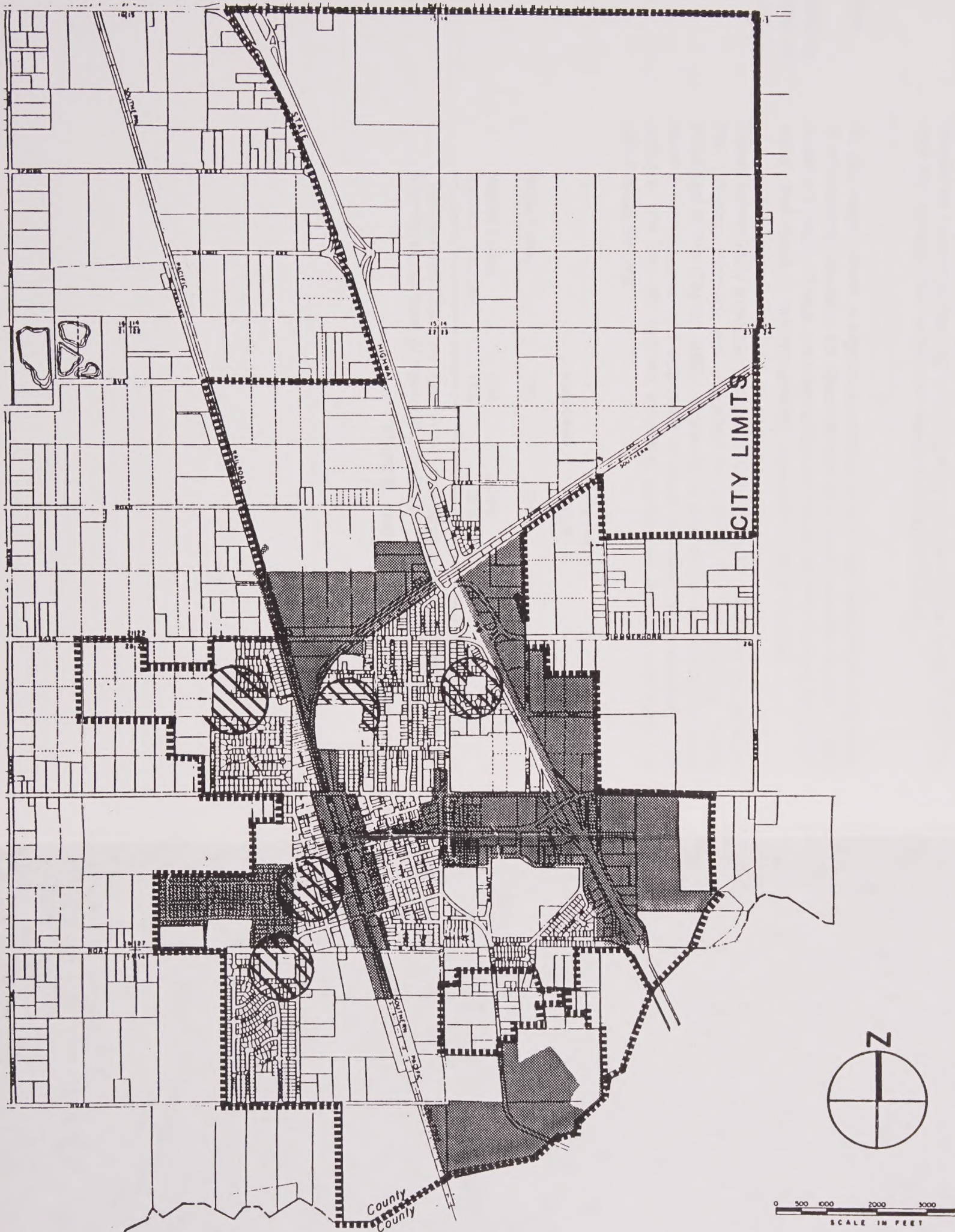
The following chart outlines the total amount of vacant acreage in the Plan area which this General Plan designates in the three housing densities which are expected to provide for housing affordable to moderate, low, and very low income households. It also shows the amount of land which is currently served by public facilities or could readily be served by public facilities. This includes the Northeast Area which will be served by public facilities and the area within the Directed Urban Development Line (existing City limits).

It is assumed that the Low Density designation will provide for above moderate and moderate income groups, the Medium Density designation will provide for moderate and to some degree low income groups, and High Density will additionally provide for the low and very low income groups.

VACANT RESIDENTIAL LAND INVENTORY¹ PER GENERAL PLAN

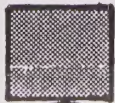
	Total # of Vacant Acres		Acres Currently Served by Public Facilities or Readily Served: Developable		Units Needed 1990-96 by 1996
	Acres	(Units)	Immediately	Acres (Units)	
Low Density (6 du/ac min) (3.6 du/gross ac avg expctd) <i>includes second units & single unit infill</i>	412	(2472 du)	312	(1404 du) (Does not include RA or R-1-B lands 4.5 avg used)	1052du(39%)
Medium Density (8 du/ac gross min) (6 du/ac avg expected) (includes mobile homes)	254	(1524 du)	148	(888 du)	604du(23%)
High Density (18 du/ac gross) (13 du/ac avg expected)	109	(1417 du)	57	(741 du)	996du(38%)
					2652du

¹1990 Housing Element Inventory minus newly constructed/under construction acreage on 1991 City project list.



Source: Final E.I.R. for the Galt
Redevelopment Project (1982)

Prepared by the ENVIRONMENTAL IMPACT SECTION of the
SACRAMENTO COUNTY PLANNING AND COMMUNITY
DEVELOPMENT DEPARTMENT
for the CITY OF GALT



Redevelopment area



In-fill sites downtown

CITY OF GALT

GENERAL PLAN Planning Concepts

AVAILABLE POTENTIAL SITES APPROPRIATE
FOR LOW AND MODERATE COST HOUSING

These acreage totals will provide for target levels of each housing type. It should be noted that the City's Zoning Map will need to be made consistent with this General Plan within two years of adoption (1992).

**Potential
Sites
Immediately
Available for
Housing**

As discussed above, a significant portion of the land designated residential is immediately available for development and could provide for the 1996 projected need. These are sites which are either already served by sewer, water, and roads or are immediately adjacent to these facilities.

These immediately available lands as well as specific programs proposed in this Housing Element are expected to provide for the housing needs projected in the City by 1996. However, it should be noted that the most recently constructed and approved projects (totalling approximately 5200 units) in the City fall into the following categories and do not meet the affordability targets.

	Approved	1990-96¹ Target
Single Family	79%	39%
Multiple Family	10%	38%
Duplex or Halfplex	11%	23%

¹ The Quantified Objectives chart on the following page results in these target % for the various types of residential units listed.

SOURCE: 1991 Galt Planning Dept. Project List
Statutes Codes 1-7,10

**Specific
Quantified
Objectives**

The following quantified objectives outline more specifically how the City can work towards meeting housing needs.

**QUANTIFIED OBJECTIVES FOR CREATION
OF NEW HOUSING UNITS 1990-1996
(Minimum # Units)**

	General Plan Designation	Proposed Consistent Zoning	Very Low	Low	Moderate	Above Moderate	Total
New, Low Density Housing (approx. 789 Currently approved or recently built)	RA and Low Density	RA R-1-A R-1-B R-1-C				789	789
New, Low Density Smaller lot (approx. 2545 Cur- rently appvd)		R-1-C			329	228	557
New, Medium Density (approx. 532 Cur- rently appvd or recently blt)	Medium Density	R-2 or R-2(MH)		240			240
New, High Density Housing (578 cur- rently apvd or recently blt)	High Density	R-3 or R-3(MH)	757 ¹	239			996
Mobile Homes in Existing Parks	Medium Density	MH			7		7
New Mobile Hm Parks	Medium Density	MH		20	8		28
Second Units	RA and Low Density	CUP Allow. in RA + R-1	15	10			25
Single Unit Infill RA	Low Density Medium Density	RA, R-1-A R-1-B R-1-C, R-2			10		10
Single Room Occupancy Units	High Density or Commercial	R-3 or C or NC					
Total Target # (Total Target %)			772 (29.1)	509 (19.2)	354 (13.4)	1017 (38.3)	2652

¹ Section 8 certificates, density bonuses, or other regulatory concessions will probably be necessary to create units in this category.

Though adequate sites to meet these objectives are available, the number of R-1-C (6500 square foot lots) development proposals with tentative subdivision map approvals (2545 units) point toward a potential shortage in meeting targets for low, very low, and above moderate income priced housing. However, recent homes on R-1-C lots have been selling for \$112,500, which is within the range for above-moderate income priced housing. If this trend continues, goals will be met for above-moderate income housing and the City may experience difficulties in achieving moderate income housing targets. In addition, only approximately 578 multi-family units (11% of total approved units) have been recently approved or constructed based on the City's 1991 project list (Codes 1-7, 10). Thus, it is not likely that the multi-family target of 996 units will be met through 1996. The City should attempt to make up these moderate income and multi-family housing shortfalls as new major subdivisions and PUDs are proposed - a balance of land uses should be the goal in these planned communities. This review of individual development to meet target affordability categories is the most important role the City can play in providing for housing needs in Galt. In addition, actively encouraging the alternative housing strategies of this Element would help make up this shortfall. These alternative strategies include infill high density housing, the creation of granny flats, and the use of federal and State funded housing programs when available.

Rehabilitation and Conservation of Existing Housing

In addition to the creation of new housing, Galt's existing affordable older housing must be retained as discussed previously in this Element. Quantified objectives for programs recommended in this Element follow.

TARGETS FOR REHABILITATION OF EXISTING HOUSING 1991-1996

	Low	Very Low	Moderate	Total
Rehabilitation	59	59	59	179 ¹
Weatherization	59	59	59	179 ¹
Preservation of at Risk Subsidized housing	42	42		84

¹ This represents 50% of the units rated as substandard by the 1990 Rural California Housing Corporation Study.

Rehabilitation assistance programs are coordinated by the County Housing and Redevelopment Agency (phone: 440-1350). Two excellent programs are available. The single family owner occupant program loans funds for

rehabilitation up to \$33,500 over 20 years at 4%. Applicant must be within 80% of median income. Galt homeowners with the following maximum income levels would be eligible:

Family of:	1990 4% Rehab Loan Eligibility
1	\$21,000
2	\$24,000
3	\$27,000
4	\$30,000
5	\$31,900
6	\$33,750
7	\$35,650
8+	\$37,500

(SCHRA updates this yearly 440-1350)

Nine percent loans are available for households between 85% and 95% of median income. Two of these loans were made in Galt in 1987 and none in 1988 and 1989. As the 1990 Rural California Housing Corporation Study noted, a City Housing Coordinator would help ensure that Galt residents are aware of these programs which are now underutilized. Two other programs funded by CDBG and administered by the Sacramento Housing and Redevelopment Agency (SCHRA) are available to Galt residents - Energy Retrofit Grants and Emergency Repair Loans. One Retrofit grant was obtained by a Galt resident in 1990 (\$4,900) and three Emergency Repair loans were obtained by Galt residents in 1990 totalling \$2,900 (one in 1989). Rental rehab loans are available to landlords through SCHRA at zero percent interest over 15 years and are also funded in part by CDBG funds. \$500/unit can be loaned but must be matched by an equal amount from the property owner. Rents after rehab must be affordable to lower income households; none of these loans were made in Galt in 1987. Another program which is currently available is the mortgage tax credit program which enables qualifying home buyers to receive special income tax credits to effectively reduce their housing costs. The City should consider joining with the County in future applications to this program to better the chances for funding. The City has recently joined with Sacramento County in a low interest first-time home buyers program which will be available in the Morrison Homes and Hal Porter subdivisions, as well as through various lenders in Sacramento County for new and older homes throughout the City.

In general, the City should seek to participate in overseeing the agency's activity in Galt and seek its aid in implementing Galt's Housing Element. The City should periodically evaluate the SCHRA's effectiveness in implementing the Housing Element and in adequately representing Galt. This would be

most appropriate during yearly CDBG application preparation by the County. The County is better equipped to coordinate housing programs and the City should continue to use their services. However, as recommended by the Rural California Housing Corporation study, a City Housing Coordinator would better ensure maximum utilization of these programs by City residents. The City's Code Enforcement Officer can assist in this area.

Other programs suggested within this element also relate to housing supply and affordability, but their results are not easily quantified. Programs such as design review for energy efficiency will play a role in keeping housing costs down and should not be underrated because of lack of a quantifiable objective in this element.

POLICIES/IMPLEMENTATION

The Galt Housing Element was adopted in May, 1990 as part of the adoption of the full General Plan and was certified as adequate by the State Department of Housing and Community Development. This 1991 updated Element report is intended to satisfy the yearly implementation progress report called for in the Housing Element. In addition, it is intended to satisfy the State required Housing Element update. Each City in the State has a scheduled Housing Element update; Galt's is due in July, 1991.

SUMMARY - CHANGES WHICH HAVE OCCURRED SINCE 1990 ADOPTION / PROGRESS IN IMPLEMENTING 1990 HOUSING ELEMENT

Some changes have occurred in the City related to housing issues since adoption of the Housing Element and since much of the data was collected in 1988 and early 1989. The following summarizes the critical trends/changes:

Growth Rate - The City's annual growth rate had been fairly modest through 1989 (2.8 to 5.7% between 1987 and 1989). However, in 1990 the City grew 12.9% in population. This growth rate was consistent with projections but still represents a large gain.

Minority Population - The City's Hispanic population has increased by 5% (from 19.8 to 24.6%) of the population since the

1980 Census, a greater increase than the State's overall increase of 3%.

Assessed Housing Values - Average housing unit assessments are up but are still some of the lowest in the area (from \$57,327 to \$60,272 between 1989 and 1990). New low-end homes being constructed now sell for approximately \$130,000 to \$138,000 in comparison to \$70,000 to \$100,000 in 1988.

Code Compliance Officer Hired - As recommended in the 1990 Housing Element, a full time Code Compliance Officer has been added to City staff. This will assist in meeting housing rehabilitation goals.

Housing Condition Survey Completed - During 1990 the City commissioned a more detailed Housing Condition Survey than was included in the Housing Element. It was prepared by the Rural California Housing Corporation and focused on the Redevelopment area. It included a number of recommendations toward the next steps the City should take in actively participating in housing rehabilitation and assisting in the creation of lower income housing. This study represents a large forward step towards meeting 1990 Housing Element goals in the areas of new construction and rehabilitation.

Single-Family Housing Ratio Up - The ratio of single-family housing is up 3% since 1990. A potential shortage of multi-family housing was noted in the 1990 Housing Element also.

Unemployment Rate Up - Figures are not available from the City alone, but County unemployment rates have risen from 5.3% in 1988 to 6.9% in 1991 which has an impact on ability for households to pay for housing.

Mitigation / Construction Fees Up - These fees have been revised since 1989 from \$7,000 to \$13,275 for an average sized house.

Vacancy Rates Down - Vacancy rates have decreased from 1990 from 6.2% to 4.4%.

Affordable Housing Targets Not Being Met - The annual middle income affordable housing target for the City was 32.2%. However, since 1988 approximately 75% of the units constructed

have been in this price range, creating an unmet need in the very low, low, and upper income affordable units, as described in more detail below:

Between January 1, 1987 and January 1, 1990, Galt did not meet its housing affordability targets as set forth in the 1990 Housing Element:

<u>Income Category</u>	<u>1987-91 Target</u>	<u>Units Actually Built</u>
	Units Req'd	Units Built
Very Low	23.8%	0%
Low	4.1%	0%
Moderate	32.2%	76%
Above Moderate	39.9%	24%

Since the adoption of the Element in May, 1990, targets have also not been met. Though data is not available on the number and type of units constructed in 1990 the list of approved and very recently constructed or under construction units is estimated as follows:

<u>Income Category</u>	<u>1987-91 Target</u>	<u>Units Recently Constructed, Under Construction, or Approved</u>
Very Low	23.8%	0%
Low	4.1%	17% (1/2 of multi-family & duplex units)
Moderate	32.2%	60%
Above Moderate	39.9%	33%

The new SACOG Housing Allocation Plan which created 1989-1996 targets which are used in this 1991 update of the Housing Element recognizes these shortfalls.

City Concessions Used to Assist Two Projects. Since the adoption of the 1990 Housing Element, the City has assisted two affordable housing projects with regulatory concessions. Fees were waived for an elderly housing project. In addition, the Greenwood subdivision of 23 homes with the City targeted three bedrooms affordable to low and moderate income households was assisted by:

- Reduced infrastructure standards
- Postponed time of free payment
- Variation of zoning standards

RECENT CHANGES IN THE HOUSING ELEMENT LAW / POLICY IMPLICATIONS

A number of recent changes in Housing Element Law require attention in this 1991 update:

1. Chapter 1439, Statutes of 1990, prohibits local agencies from disapproving low- and moderate-income housing developments, or from conditioning project approval in a manner which would make the project infeasible for development, unless certain findings are made. A policy to this effect is recommended for inclusion into this 1991 updated Housing Element (See Policy 1b).
2. Chapter 1140, Statutes of 1989, requires the housing program of a housing element to include, by January 1, 1990, a description of the use of moneys in a Redevelopment Agency's Low and Moderate Income Housing Fund if the locality has established a redevelopment project area pursuant to the Community Redevelopment Law (See Policy 6b).
3. Chapter 842, Statutes of 1989, amended State density bonus law (Government Code Sections 65913.4, 65915, 65916, and 65917) by providing for additional local incentives for affordable housing units and strengthening income targeting requirements, among other changes (See Policy 7).
4. Sites for transitional housing must be identified.
5. Government Code Section 65583 requires each city and county to adopt analysis and programs for preserving assisted housing developments in their housing elements by January 1, 1992. The following discussion is intended to meet this requirement:

Introduction

Government Code Section 65583 requires cities to adopt analysis and programs for preserving assisted housing elements by January 1, 1992. Critical to this is the identification of "at risk" subsidized housing - or assisted housing which may be in danger of reverting to market rate housing in the next ten years because the owner may wish to withdraw from its government subsidy program.

In Galt, there are two government assisted housing projects - Sunset Apartments and Palm Gardens. Both are eligible for withdrawal from their subsidy programs within the next five years. However, only the Palm

Gardens is considered truly "at risk" at this time. The Sunset Gardens owners have stated that they have no interest in withdrawing from their subsidy program.

Both housing developments are discussed below.

Period of Analysis

The periods of analysis within this discussion are:

July 1, 1991 to June 1996 and
July 1996 to June 2001

Projects with Affordability Controls

Two rental projects in Galt have below market rate rents due to government subsidies as identified by an inventory prepared by the California Housing Partnership. The source for the inventory was the HUD MIDLIS and MIS databases. The City and the Concilio know of no other subsidized units:

<u>Sunset Gardens</u>	<u>Palm Gardens</u>
254 Palin Avenue Galt, CA 95632 (209) 745-1862 Owner: Petra Wutzke	701 A Street Galt, CA 95632 Owner: J.D. Burpo 960 Fulton Ave. Sacramento, CA 95825 Management: FPI Neil Socquet 929-3636
FHA Mortgage Contract Could withdraw from subsidy program as early as June 1994. Ability to extend sub- sidy 20 years at that time Total subsidized Units: 54, 1 bdrm elderly units (700 sq.ft. each)	FHA Mortgage Contract Rental Housing Could Withdraw from subsidy program as early as June 1994. Ability to extend sub- sidy 5 years at that time Total subsidized Units: 32 units: 16 - 1 bdrm (700 sq ft) 16 - 2 bdrm (800 sq.ft.) Rent: \$200/month (approx)
Includes Section 8 program also. Due to expire 12/16/92 but re- authorization through 1997 has been approved.	No section 8 certificates receive according to FPI

Sunset Gardens

Palm Gardens

**Notice of
Intent to
Terminate
Affordability
be Filed?**

The owners have not and are not planning to file a Notice of Intent to Terminate affordability controls within the next 10 years (Mona Gibson, Personal Comm. June 1991)

The owners may file a Notice of Intent to terminate affordability controls in January, 1993 for release in 1994. Market rate rents would then be charged.

**Potential for
Loss of
Affordability
Controls**

1991 - 1996
Very Minimal Risk
1996 - 2001
Very minimal risk

1991 - 1996
Considered at risk
1996 - 2001
Considered at risk

**Cost to
Reserve/
Replace
Housing****1991 - 1996**

Though the owners of this complex have not expressed an interest in withdrawing from their subsidy program, they do have the option to withdraw during this period and, as a result, costs are discussed for informational purposes.

According to the Galt Building Department, replacement value is \$1,368,000.

Preservation of the units would be less costly than replacement because of the greater costs of new construction. It is estimated that the purchase price of these units would be approximately \$1,560,000 (Tim Haley, Realtor, Personal Communication, June 1991).

1996 - 2001

Same as above.

The local agencies/groups capable of managing the projects and maintaining the affordability controls are:

- The Galt Redevelopment Agency
(Not interested in acquiring at this time due to lack of staff expertise)
- The Galt Concilio

1991 - 1996

According to the Galt Building Department, replacement value is \$2,154,000.

Preservation of the units would entail purchase of the units. It is estimated that purchase price would be approximately \$900,000 (Tim Haley, Realtor, Personal Communication, June 1991.) This is less costly than replacement because of the greater costs of new construction.

1996 - 2001

Same as above.

The local agencies/groups capable of managing the projects and maintaining the affordability controls are:

- The Galt Redevelopment Agency
(Not interested in acquiring at this time due to lack of staff expertise)

Sunset Gardens

Palm Gardens

Potential Agency Options The Rural California Housing Corp.

The Rural California Housing Corporation.

Potential Funds For Acquisition The following funds are potentially available to be used to acquire these developments in order to ensure continued affordability controls:

The following funds are potentially available to be used to acquire these developments in order to ensure continued affordability controls:

- Galt Redevelopment Agency Housing Set Aside Funds
- Approx. \$60,000/year could be used to assist in conjunction with other programs.
- Renewal of HUD Section 231 Loan
- Affordable Housing Program
- Federal Home Loan Bank of San Francisco; full purchase price would be available.
- CDBG Funds - Lead time for obtaining these funds would be longer than the loan programs. Full purchase price would probably not be available, but partial funds could be used to assist in conjunction with other programs.

- Galt Redevelopment Agency Housing Set Aside Funds
- Approx: \$60,000/year could be used to assist in conjunction with other programs.
- Renewal of HUD Section 236 Loan
- Affordable Housing Program Federal Home Loan Bank of San Francisco. Full purchase price would be available.
- CDBG Funds - Lead time for obtaining these funds would be longer than the loan programs. Full purchase price would probably not be available, but partial funds could be used to assist in conjunction with other programs.

Thus, funds are available if any of the identified agencies/groups choose to exercise the option.

Thus funds are available if any of the identified agencies/groups choose to exercise the option.

Quantified Objective for At risk Units to be Pre- **1991 - 1996**
52 (all Sunset Apts Units)
1996 - 2001

1991 - 1996
32 (all Palm Gardens Units)
1996 - 2001

served Same

Same

Programs to Preserve Affordability at Risk Units

Sunset Gardens

Maintain contact with owners of Sunset Apartments yearly prior to General Plan implementation progress report to determine whether or not at risk status has changed. Institute programs described at right if needed.

Palm Gardens

If Notice of Intent to withdraw from subsidy is filed, the City should actively seek interested purchasers who would agree to continued participation in the subsidy program including:

- The Galt Redevelopment Agency
- The Galt Council
- The Rural California Housing Corporation

Hiring of a Housing Coordinator as recommended in this Element would ensure staffing available to carry out this effort.

At risk status of this development should be discussed yearly at the annual General Plan implementation progress report session.

OTHER POLICY LIMITATIONS FOR 1991 UPDATED HOUSING ELEMENT

The City's progress in implementing specific Housing Element goals and policies is discussed in the detailed progress report. However, in general, the following policy changes/additions are indicated from the changes seen to date and are included in this updated Element:

- Stricter adherence to target affordability goals is needed via methods such as mandatory inclusionary zoning and/or greater use of federal/State funding assistance (see Policies);
- An increase in housing construction, purchase, and rehabilitation programs available to assist very low and low income households is needed. A number of programs were recommended in the 1990 Housing Element but lack of staff has made progress on them impossible. The recent Rural California Housing Corporation Study commissioned by the City recommended the hiring of a Housing Coordinator or a firm to perform this function (see Programs 6a and 6b).

- Downtown Study Area 20% set aside funds for low and moderate income housing assistance should be earmarked for such programs and the programs should be delineated yearly by the Agency. The 1991 list should be incorporated into this updated Element prior to final adoption. Participation by the Redevelopment Agency in low/moderate income housing programs was also recommended in the 1990 Housing Element (see Policy 6b).
- R-3 zoned land needs to include a maximum as well as minimum density allowed to ensure its use for multi-family units (see Policy 1a and Land Use Element Policy 31).
- A Fair Housing referral program is needed. The City's minority population is increasing. (The City does not currently have an equal housing opportunity program for promoting fair housing and handling complaints. If complaints were received now, they would be referred to the Concilio.)
- Until the Planning Department staff makes detailed inclusionary zoning policy and implementation recommendations, the City should continue to work with developers on a case-by-case basis in determining regulatory concessions which would assist in attaining low and moderate income household affordability.

Department Study 1975, 1976 and 1977. The study was conducted by the Department of Housing and Urban Affairs, Office of the Assistant Secretary for Policy Development and Research. The study was conducted in three phases. The first phase was a literature review of the existing literature on the subject. The second phase was a survey of the existing literature on the subject. The third phase was a survey of the existing literature on the subject.

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HOUSING ELEMENT POLICIES AND IMPLEMENTATION PROGRAMS

Subject/Policies	Implementation Programs	Responsibility/Funding	Proposed Timing
Provision of Adequate, Very Low, Low, Moderate, and Above Moderate Income Housing			
1. Adopt land use designations and zoning which allows for opportunity to meet target objectives.	1. The following land use designations and zoning categories will provide for targeted needs as shown:	1. City Council / Planning Department	1. Adoption of General Plan; revision of Zoning Ordinance within 2 years
QUANTIFIED OBJECTIVES FOR CREATION OF NEW HOUSING UNITS 1990-1996 (Minimum # Units)			
	General Plan Designation	Proposed Consistent Zoning	Very Low Low Moderate Above Moderate Total
New, Low Density Housing (approx. 789 Currently approved or recently built)	RA and Low Density	RA R-1-A R-1-B	789 789
New, Low Density Smaller Lot Housing (approx. 2545 recently appvd)	Low Density	R-1-C	329 228 557
New, Medium Density (approx. 532 Currently appvd or recently blt)	Medium Density	R-2 or R-2(MH)	240 240
New, High Density Housing (578 currently apvd or recently blt)	High Density	R-3 or R-3(MH)	757 ¹ 239 996
Mobile Homes in Existing Parks	Medium Density	MH	7 7
New Mobile Hm Parks	Medium Density	MH	20 8 28
Second Units	RA and Low Density	CUP Allow. in RA + R-1	15 10 25
Single Unit Infill RA	Low Density Medium Density	RA, R-1-A R-1-B R-1-C, R-2	10 10
Single Room Occupancy Units	High Density or Commercial	R-3 or C or NC	
Total Target # (Total Target %)			772 (29.1) 509 (19.2) 354 (13.4) 1017 (38.3) 2652

¹ Section 8 certificates, density bonuses, or other regulatory concessions will probably be necessary to create units in this category.

Subject/Policies	Implementation Programs	Responsibility/Funding	Proposed Timing								
1a. Any downzoning approvals shall be conditioned on developer compensation for loss of affordable units.	1a.1 Possible compensation methods: - Land donation of other lands to City - Developer construction of affordable units on another site. <u>NOTE: Method/financing shall be finalized prior to final map approval on the down zoned site.</u>	a. Planning Department / Planning Commission/ City Council	a. Ongoing.								
1b. The City shall not disapprove low- and moderate-income housing developments or condition project approvals in a manner which would make the project infeasible for development without findings consistent with California Government Code Chapter 1439, Statutes of 1990.	1a.2 Minimum housing density in High Density Residential designated areas shall not be below 13 units per gross acre (0.0769 sq.ft./unit)	1b. Planning Department/ Planning Commission/ City Council									
2. Strongly encourage planned unit development or specific plans containing innovative planning approaches which maximize the use of parcels and mixed densities while preserving trees, aesthetics, rock outcrops, scenic views, public open spaces, and other important features and result in mixed housing densities and housing affordability levels to meet City goals.	2a. Zone large parcels adjacent to Dry Creek and other special natural features, within the Downtown Study Area, and adjacent to roadways with impacting future noise contours for Planned Development or Specific Plans. b. Specify housing type target mix within these areas consistent with City targets above and allow developers to use innovative approaches to meet the mix, such as: - Clustering of units - Transfer of density - Density bonuses c. Target rental/owner mix in these areas should be 55%-45%. Target household income affordability mix should be: <table> <tr> <td>Very low</td><td>24%</td><td>Low</td><td>4%</td></tr> <tr> <td>Moderate</td><td>32%</td><td>Above Moderate</td><td>40%</td></tr> </table> <u>Source: Policy 1 Quantified Objectives Chart</u>	Very low	24%	Low	4%	Moderate	32%	Above Moderate	40%	2. City Council (a-b) and Planning Department	2. Within 2 years of General Plan adoption
Very low	24%	Low	4%								
Moderate	32%	Above Moderate	40%								
3. Review progress toward meeting housing affordability targets and implementation of each housing policy.	3a. Tabulate housing starts in each affordability category and compare to targets. Building permit and development applications should be revised to request proposed rent or sales cost information. b. Prepare chart describing progress on each housing policy.	3. Planning Department/ Building Department City Council (a-b)	3. Yearly during General Plan progress report, approximately February 1 (a-b)								
4. Review all housing proposals for consistency with housing targets.	4. Include request for breakdown of housing in relation to affordability levels proposed on appropriate development applications and building permits including individually developed single-family homes. This information should also be used to assist in the year progress report combined with the yearly SACOG Housing Module.	4. Planning Department/ Building Department	4. Upon adoption of General Plan								
5. The City shall work towards ensuring that all residential developments meet housing affordability targets.	5a. City shall develop an inclusionary zoning policy and implementation strategies. The policy and strategies may include but shall not be limited to: - Donation of land to the City to be offered to other developers in the future to provide the target units by type/cost. (City land banking)	5a. Planning Department	5a. Program to be adopted by January 1, 1993 case by case negotiations until that time.								

- A fee in lieu of target housing development which will allow development of affordability targets elsewhere in the City by covering the cost "gap" between market rate construction and targeted affordable construction.
- Use of City, County or State loan/grant programs. (See Implementation Programs 6)
- Potential lowering of development fees or waiver of fees until building permit issuance to low and very low income household affordable units.
- Methods of assuring the long-term affordability of units produced under this program.
- The inclusionary requirement should be mandatory, and should apply to all new construction, rental as well as ownership developments. The City should determine what project size could result in infeasibility and an appropriate in lieu fee for these smaller projects.

Prior to a specific policy and implementation strategies being developed, City staff shall evaluate each development or project for conformance with housing targets.

- 6a. Consider hiring a Housing Coordinator or firm to implement affordable housing programs listed in the Housing Element.
- b. A portion of the State mandated 20% set-aside funds from the tax increment received within the Galt Downtown Study Area should be used for housing rehabilitation. This 20% amount currently totals approximately \$60,000-\$100,000 per year. (Rural California Housing Corporation Study, 1991). Consistent with California Government Code Chapter 1140, Statutes of 1989, the description of the program for use of money's in the Redevelopment Agency's Low and Moderate Income Housing Fund follows:
 - a. Rehabilitation of at-risk units
 - b. Senior housing
 - c. Write-down of City fees to assist new construction of affordable housing.

6. Planning Department/
Housing Coordinator (a-f)

- 6a-f Hire Housing Coordinator or appoint responsible staff person by 1993 to begin implementation of these programs.

6. Utilize available federal and State housing construction and rehabilitation programs geared towards Galt's particular needs when available as well as create new City programs.

Subject/Policies	Implementation Programs	Responsibility/Funding	Proposed Timing
	c. The yearly CDBG funding is an important part of Galt's housing program. The City should actively participate in the County's packaging of the grant application to ensure that it reflect's City housing goals. d. Make residents aware of and assist them in obtaining funds from programs already available to them including the following which are discussed in more detail in the Rural California Housing Corporation Study: - California Housing Rehabilitation Program for Owner-Occupied Housing (CHRP-O) - FmHA 502 Loans (to buy, build, or purchase homes) - Section 8 rental certificates - Concilio programs - FmHA 504 Loans and Grants (for basic health and safety improvements) - Weatherization Program - CHRP-R (Seismic retrofit loans for low-income rental housing) - HUD Rental Rehabilitation (Loans to owners of low and moderate income rental property) - Farmworker Housing Grant Program - FmHA Section 533 - Rural Housing Preservation Grants. (To assist very low- and low-income rural homeowners in rehabilitating their housing.) - Tax credits <u>New Construction</u> - Rental Housing Construction Program - FmHA 502 Loans - Self Help Housing Program - FmHA Section 515 - Rural Rental Housing Loans - FmHA Section 514/516 - Farm Labor Housing Loans and Grant		6. Hire Housing Coordinator by 1993 or assign responsibility to existing staff to begin implementation of these programs 6(a-f)
7. Consistent with Section 65917, 65915 and 65914.3 of the California Government Code when a developer of housing agrees to construct at least (1) 20% of the total units of a housing development for persons and families of lower income, as defined in Section 50093 of the Health and Safety Code, or (2) 20% of the total units of a housing development for lower-income households, as defined in Section 50079.5 of the Health and Safety Code, or (3) 50% of the total dwelling units of	e. A pamphlet describing these programs should be prepared. f. Additional Section 8 rental certificates should be requested for the City. 7. Incorporate this allowance into all of the residential zoning district texts. The alternatives to density bonuses could include reduced site planning standards, parking requirements, or the use of a Planned Development zoning overlay to allow clustering of development and thereby reduce development costs.	7. City Council	7. Within 1 year of adoption of Housing Element

Subject/Policies	Implementation Programs	Responsibility/Funding	Proposed Timing
a housing development for senior citizens shall either (1) grant a density bonus of 25% or (2) provide other incentives of equivalent financial value. Because the City has provided for an adequate supply of small lot single family, medium density, and high density land and because of a concern that public facilities not be overburdened it is expected that other incentives will be the priority of density bonuses.			
7a. Encourage infill development.	7a. Allow development of existing non-conforming small frontage lots via Zoning Ordinance update.	7a. Planning Department/City Council	7a. Within 2 months of revised Zoning Ordinance adoption
8. Encourage developers to utilize innovative approaches to providing affordable housing in the City.	8. A pamphlet should be prepared geared to realtors and small and large housing developers which summarizes the revised Zoning Ordinance's features aimed at promoting affordable housing in Galt including lot sizes, density bonuses, PD zoning, etc.	8. Planning Department	8. Within 2 months of zoning ordinance adoption
8a. The City shall prepare a plan to preserve "at risk" subsidized housing when subsidies are within 5 years of expiring. (Government Code Section 65583)	8a. The plan recommended within this Element is within pages F-73, F-74, a-d.	8a. Planning Department/City Council	8a. Report at yearly Housing Element Progress report
Housing Conservation and Rehabilitation			
9a. Utilize available federal and state financing and subsidies including participation in the County's CDBG grant request early.	9a. See Program 6d. Housing Coordinator shall select from programs listed in Program 6d and the RCHC study at least one per year.	9a. Housing Coordinator	9a. Yearly during Housing Element progress update February 1
b. Encourage both owner and renter-occupied housing rehabilitation.	b. Currently available under CDBG program through Sacramento Housing and Redevelopment Agency: - Low interest homeowner rehab loans - Low interest rental rehab loans	b. City Council/Planning Department	b. Yearly during housing element progress update, February 1
10. Conduct a vigorous code enforcement program.	10. Continued work of Code Compliance Officer.	10. Building Department Continued funding of Code Compliance Officer	10. Ongoing.
a. Continue to support and work with Concilio in its efforts.	a. Consider use of a temporary shelter voucher in case of temporary displacement as a result of code violations and unsafe living conditions.		
Migrant Farm Workers			
11a Overall attention to provision of adequate affordable housing.	11a See Policies 1-8	11a See Policies 1-7	11a See Policies 1-8
b. Continue to support Concilio programs	b. N/A	b. City Council	b. Ongoing

Subject/Policies	Implementation Programs	Responsibility/Funding	Proposed Timing
Elderly Households			
12. Allow second residential units, under a Conditional Use Permit or Administrative Permit in single-family zones.	12. Inclusion in updated Zoning Ordinance in R-A, and all R-1 zones.	12. City Council/Planning Department	12. Within 1 year of Housing Element adoption
13. Support construction of elderly housing.	13a Allow density bonuses for elderly housing in new Zoning Ordinance.	13a Within 1 year of Housing Element adoption	13a Within 1 year of Housing Element adoption
	b. Take advantage of federal and State programs when available. (See Program 6a)	b. City Council	b. Ongoing
Homeless/Migrant Workers/ The Elderly			
14. Provide for single-room occupancy and studio type living arrangements when it can be demonstrated that they will be utilized by the homeless, elderly, or migrant workers.	14. Allow for mixed use zoning in an already zoned Commercial area to include residential of 20% or more if the units are single room occupancy or studio type units available and affordable to low and very low income migrant workers and elderly persons (as provided for in Section 65913.4 of the California Government Code). Incorporate this allowance into Commercial and Neighborhood Commercial zoning.	14. City Council/Planning Department	14. Ongoing
15. Continue to support the Concilio in its efforts.	15. Request that the AFD's temporary housing voucher program be administered in Galt.	15. City Council/Planning Department	15. Yearly report - February 1
15a Provide for permanent transitional and emergency housing shelters to meet this need in the City.	a. Provide as Conditional Use in Commercial - Residential Zone in Zoning Ordinance update.	15a Planning Department/City Council (adoption)	15a By January 1, 1992
15b Provide City buildings for temporary shelter when need is acute.	b. Utilize Civic Center building when emergencies arise which put people out of their home in acute need situations such as fires, earthquakes, other disasters, code compliance evictions, etc. where a number of people are affected.	15b City Council	15b When need is determined to be acute.
Low-Income Female-Headed Households			
16a Continue to support Concilio programs	16a. Yearly funding.	16a City Council	16a Ongoing
b. Encourage the establishment of large and small family daycare centers.	b. Incorporate allowance into R-A and R-1 zones consistent with State law. (California Health and Safety Code Section 1597.4)	b. City Council	b. Within 2 years of General Plan adoption
	b.1 Support creation of community-based day care or after school program.	b.1 Recreation/ Planning	b.1 Ongoing
Elderly/Handicapped Persons			
17. Encourage the establishment of care homes and programs in the City.	17. Incorporate into Zoning Ordinance in accordance with State law.	17. City Council	17. Ongoing

Subject/Policies	Implementation Programs	Responsibility/Funding	Proposed Timing
Large Lower Income Households			
18. Require developers of multiple family developments, including duplexes, to provide units for larger families.	18. In multiple family projects of 10 or more units, the City shall require that a minimum of seven percent of the units be three bedroom or more. Developments guaranteed as retirement communities or for the elderly may be exempted from this requirement. NOTE: (The City in 1980 had a 7.7% overcrowding rate and 7.6% households with over 5 persons/ household - U.S. Census.)	18. Planning staff case-by-case until their report is complete	18. Within 3 years of Housing Element adoption
Residential Energy Conservation			
19. Require tree plantings in new subdivisions.	19. Inclusion in updated Zoning Ordinance.	19. City Council	19. Within 2 years of General Plan adoption
20. Encourage PG&E to extend natural gas lines to all areas of the City.	20. Discussions with PG&E.	20. City Manager	20. Update at yearly February 1 Housing Element Progress Review
21. Review proposed developments for solar access.	21. As projects are proposed. Include request for discussion of solar site planning considerations in subdivision applications. Place in standard findings discussion so that review for solar access will be ensured.	21. Planning Department	21. Upon adoption of this Element and ongoing
Equal Housing Opportunity			
22. Actively promote equal housing opportunities for all regardless of race, religion, sex, marital status, ancestry, national origin, or color.	22. Consider hiring a Housing Coordinator or other staff person to provide information on fair housing laws, refer complaints of discrimination to appropriate enforcement agencies, and compile yearly reports from local banks on equal opportunity efforts. Code Compliance officer shall serve this function until Housing Coordinator is hired. The staff person in charge shall actively promote the program through distributing posters at local banks and realtors, posting them at City Hall and shall refer complaints to the District Office of Fair Employment and Housing, and report on progress at the annual City Council update session.	22. Housing Coordinator, Housing Program firm, and Code Compliance officer in interim prior to hiring of Housing Coordinator or other staff person	22. Discussion at yearly Housing Element Progress update
Government Constraints			
23. Actively pursue surface water resources.	23. Continue to negotiate with Bureau of Reclamation for water allotment via an extended Folsom South Canal. (See Public Facilities Element for detail.)	23. City Engineer	23. On-going as Bureau conducts design studies

Subject/Policies	Implementation Programs	Responsibility/Funding	Proposed Timing
24. Encourage Redevelopment Agency to assist in providing affordable housing as required by State law.	24. Request Redevelopment Agency to consider affordable housing goals in its future policies including (listed by priority): a. Housing rehabilitation. b. Direct use of redevelopment funds to create affordable housing which could include rehab grants, development loans, or land purchase and lease or cost write down to affordable housing developer. c. Extension of public facilities to assist in lowering housing costs.	24. City Council acting as Redevelopment Agency (a-b)	24. As development funds accrue and Redevelopment plans are formulated (a-b)
25. Use Historic Building Code when appropriate which can lower renovation costs.	25. Make information available and encourage discrimination of information to all owners of historic residential structures of State Historic Building Code.	25. Building Dept./ Code Compliance Officer	25. Within 1-1/2 years of General Plan adoption
26. Continue to upgrade sewer and water delivery system and update impact fees as necessary.	26. See Public Facilities Element.	26. Public Works Department, City Council	26. Ongoing
27. Utilize alternative roadway standards for the City to lower costs of housing development.	27. Prepare alternative standards which can be used to satisfy the density bonus alternative of Housing Program 6.	27. City Engineer	27. Within 2-3 years of Housing Element adoption
Update			
28. Revise the Housing Element every 5 years or as needed and include public participation in revisions.	28a. Update critical data yearly. b. Revise full Element when SACOG Fair Share Plan is prepared every 5 years or if conditions deem a revision of targets earlier. c. Conduct public workshop and request Concilio and other community group input during revision.	28a. Planning Department b. Planning Department c. Planning Department/ City Council	28a. On-going. b. 1991, 1996, 2001 c. When revisions are prepared

Subject/Policies

Implementation Programs

Responsibility/Funding

Proposed Timing

31. High Density Residential (Contd)

Location Criteria

- a. In areas serviced by circulation systems, usually by adjacent arterial roads, provided that effective noise attenuation can be implemented;
- b. Adjacent to Medium Density Residential, or if next to single-family residential, visually buffered by a roadway, greenbelt, or other aesthetically desirable separation;
- c. Adjacent to commercial areas where possible and where effective noise and visual buffering can be provided;
- d. Where possible within walking distance of parks or other usable open spaces;
- e. Not adjacent to the freeway or railroad unless effective noise attenuation can be implemented;
- f. Not in areas with high safety risks.

Density/Intensity Standards

Maximum Housing Density: 18 units per gross acre/0.05555 acres per unit (min. lot size: 2420 sq.ft. for multi-family; ~~6500 sq.ft. for detached single fam. or duplex~~)

Minimum Housing Density: 13 units per gross acre/0.0769 per unit

Estimated Maximum Population Density: 34 persons per gross acre

Maximum Building Intensity: FAR = 0.6
Max. Bldg Area per gross Acre: 19,079 sq.ft.

Implementing Zoning Districts

Current Districts: R-3

Proposed Districts: None. Existing standards should be revised to reflect current development and regulatory practices and newly adopted general plan policies.

(Related to Revisions to
Land Use Element)

Subject/Policies**Implementation Programs****Responsibility/Funding****Proposed Timing**

growth when the need arises. The majority of land use designations in Phase II and III will be residential - agricultural and agricultural. Phase II and III lands shall be designated with a Special Study overlay. Special Studies will be required to change land use designations in these areas or to develop any uses higher in intensity than residential-agricultural or agricultural before the year 2005. The Special Studies will need to demonstrate market need, changed conditions, and method of financing public facilities. Participation in Mello-Roos districts or other financing mechanisms to provide for school impact mitigation and public facilities will be required by the City.

Sphere Boundaries

5. The City should seek to adjust its Sphere of Influence boundaries to an area north and west to the Cosumnes River and east to the traction line to ensure City control over areas with urbanization potential in the long term.

5. Application of LAFCO.

5. Planning Department/
City Council
Annexation Study and EIR
approximately \$15,000 from
General Fund

5. Within 2 yrs of General
Plan adoption

**Growth Management / Fiscal Concerns
and Provision of Public Facilities**

6. The City should coordinate capital improvement programs with development fees, schedule annual growth monitoring, and utilize specific plans for large parcels of land.

- 6a. Yearly fee structure monitoring February 1.
b. Adoption of new Zoning Ordinance and map with Specific Plan category.

- 6a. City Council
b. Planning Department/
City Council
Zoning Ordinance update:
\$30,000 approx.

- 6a. Ongoing
b. Within 2 yrs of General
Plan adoption

**Growth Management / Fiscal Concerns
and Jobs-Housing Balance**

7. The City shall promote jobs-housing balance.

7. Require market and fiscal studies of large-scale developments to ensure adherence to this policy.

7. City Council

7. Ongoing

**Planned unit development or specific plans in
planning of large parcels to assist desired housing
mix and other concerns**

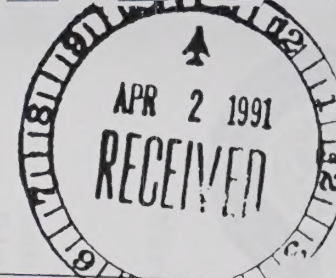
8. The City will strongly encourage planned unit development or specific plans containing innovative planning approaches which maximize the use of parcels and mixed densities while preserving trees, aesthetics, rock outcrops, scenic views, public open spaces, and other important features and result in mixed housing densities and housing affordability levels to meet City goals.

- 8a. Zone key large parcels and those with environmental constraints SP or PO.
b. New zoning ordinance should include these districts.

8. Planning Department/
City Council (a-b)

8. Within 2 yrs of General
Plan adoption

SACRAMENTO AREA COUNCIL OF GOVERNMENTS
Research and Computing Services



1990 HOUSING MODULE

1990 HOUSING MODULE - REVISED COMMUNITY AREAS

SACRAMENTO COUNTY		TOTAL UNITS					NEW UNITS					DEMOLISHED UNITS				
COMMUNITY AREA	As of Jan. 1	TOTAL	Single Family	2-4 Units	5+ Units	Mobile Homes	TOTAL	Single Family	2-4 Units	5+ Units	Mobile Homes	TOTAL	Single Family	2-4 Units	5+ Units	Mobile Homes
21. Galt	1975	1,815	1,333	190	117	175										
	1980	2,398	1,593	261	209	335										
	1985	2,755	1,830	318	259	348										
	1986	2,804	1,873	322	259	350										
	1987	2,920	1,937	326	307	350	49	43	4	0	2	0	0	0	0	0
	1988	3,129	2,056	330	371	372	116	64	4	48	0	0	0	0	0	0
	1989	3,270	2,188	332	371	379	211	121	4	64	22	2	2	0	0	0
	1990	3,586	2,489	334	371	392	141	132	2	0	7	0	0	0	0	0
							317	302	2	0	13	1	1	0	0	0
22. Cosumnes	1975	964	792	10	3	159										
	1980	1,245	1,023	13	3	206										
	1985	1,433	1,139	13	3	278										
	1986	1,480	1,170	13	3	294										
	1987	1,583	1,215	13	4	351	47	31	0	0	16	0	0	0	0	0
	1988	1,627	1,279	13	4	331	104	46	0	1	57	1	1	0	0	0
	1989	1,804	1,329	13	4	458	79	65	0	0	14	35	1	0	0	34
	1990	1,877	1,374	13	4	486	177	50	0	0	127	0	0	0	0	0
							75	47	0	0	28	2	2	0	0	0
23. Southeast County	1975	749	616	7	0	126										
	1980	984	797	31	10	146										
	1985	1,123	900	31	10	182										
	1986	1,167	925	31	10	201										
	1987	1,206	959	31	10	206	44	25	0	0	19	0	0	0	0	0
	1988	1,261	1,003	31	10	217	39	34	0	0	5	0	0	0	0	0
	1989	1,315	1,050	31	10	224	55	44	0	0	11	0	0	0	0	0
	1990	1,366	1,094	31	10	231	54	47	0	0	7	0	0	0	0	0
							55	48	0	0	7	4	4	0	0	0
24. Rancho Murieta	1975	12	8	0	0	4										
	1980	210	75	84	22	29										
	1985	475	289	135	22	29										
	1986	539	353	135	22	29										
	1987	612	426	135	22	29	64	64	0	0	0	0	0	0	0	0
	1988	762	576	135	22	29	73	73	0	0	0	0	0	0	0	0
	1989	875	689	135	22	29	150	150	0	0	0	0	0	0	0	0
	1990	980	794	135	22	29	113	113	0	0	0	0	0	0	0	0
							105	105	0	0	0	0	0	0	0	0
25. Antelope	1975	798	368	420	0	10										
	1980	1,102	670	420	0	12										
	1985	1,589	1,151	420	0	18										
	1986	1,932	1,470	428	16	18										
	1987	2,346	1,712	432	184	18	343	319	8	16	0	0	0	0	0	0
	1988	2,650	1,999	432	200	19	414	242	4	168	0	0	0	0	0	0
	1989	3,068	2,417	432	200	19	304	287	0	16	1	0	0	0	0	0
	1990	4,317	3,666	432	200	19	420	420	0	0	0	2	2	0	0	0
							1,250	1,250	0	0	0	1	1	0	0	0

F-87

CITY OF GALT HOUSING ELEMENT

PUBLIC WORKSHOP

AGENDA

Thursday, April 18, 1991, 6:00 P.M.

CITY HALL, CITY COUNCIL CHAMBERS, 380 CIVIC DRIVE
GALT, CALIFORNIA 95632

- A. Call Meeting To Order:
- B. Roll Call:
- C. Items for Discussion: (6:05 P.M.)
 - 1. Explanation of State of California requirement for update of Housing Element.
 - 2. Progress report on 1990 Housing Element.
 - 3. Public Input on the following questions:
 - A. Are we making progress on the 1990 goals and policies from the 1989-2005 Housing Element of the General Plan;
 - B. Have housing needs in Galt changed since the adoption of the 1989 Housing Element?
 - C. Do we need to add/revise policies and programs?
- D. Adjournment

The Agenda for this meeting was posted in the following listed sites within the City of Galt before the close of business at 5:00 P.M. on Monday preceding the meeting:

- 1. City Hall Lobby, 380 Civic Drive
- 2. U.S. Post Office, 472 C Street
- 3. State of California, Department of Social Service, 257 S. Lincoln Way.



March 15, 1989

Laurie Oberholtzer
Planning Concepts
203-C York Street
Nevada City, CA 95959

RE: Property Maintenance Program (Housing Code Inspections)

Dear Laurie:

The following information, as you requested, is as follows.

Substandard housing definition see Item "A" attached.

Substandard housing definition as described established the checklist which was used to determine the number of substandard housing units within the City of Galt, see Item "B" attached.

Findings

The following information is the results of a city wide inspection survey conducted from 1-3-89 through 1-15-89 by field inspector, Felles Farhart.

The City was grid into (4) four district zones, determined by City boundaries, and main arterial streets and/or highways, see Item "C" attached.

For purposes of reference for the remainder of this report, the four district zones as previously defined will be referred to as zones 1, 2, 3, and 4.

Checklist had to be determined based upon budget, manning levels, and time constraints.

In determining a checklist based upon substandard housing definition which is quite extensive, there was an obvious need to limit only those items of a higher degree of fire, life, and health safety based solely upon budget, manning levels, and time constraints. In considering the previous information and what developed was five (5) general areas (topics) shown as 1-5, and three (3) specific sub areas (topics) under each of the five general areas.

Laurie Oberholtzer
Page 2
March 15, 1989

Once a checklist was drafted, it became evident there would be various levels of noncompliance (violations), from minor to serious. The final checklist was complete and it included minor violation, medium (major) violation, and serious violation as determined by the field inspector.

To complete the process, and determine alleged violations for the first stage of the program, the field inspector conducted visual off-site inspections (drive-by) per zone, and concluded the following.

Zone 1	63	Total Violations	9	Minor,	46	Medium,	8	Serious
Zone 2	81	Total Violations	12	Minor,	57	Medium,	12	Serious
Zone 3	60	Total Violations	5	Minor,	48	Medium,	7	Serious
Zone 4	<u>14</u>	Total Violations	<u>3</u>	Minor,	<u>5</u>	Medium,	<u>6</u>	Serious
Total	218	Total Violations	29	Minor,	156	Medium,	33	Serious

See Items "D-G" attached for Zones 1-4 for street names and addresses of those properties with alleged violations.

Of the 218 properties with alleged violations only 29 properties with a minor classification will not require additional inspection, but will be resolved through correspondence.

The remaining 189 properties will be required to be reinspected so as to establish a complete list of items to be corrected and/or abated.

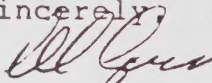
Upon completion of the required reinspections it would be quite feasible, the list of 33 serious violations will double.

With the possibility of 60-65 serious violations including abandoned houses, a conservative estimate of total abatement of buildings may reach 25-30% or 16-20 units.

It must also be noted for purposes of total abatement of properties (structures) will ultimately be determined by the property owners with respect to repair costs.

If you have any questions, please do not hesitate to call.

Sincerely,


Al Goss
Building Official

AG:lsf
B-1

RULES AND REGULATIONS
Pt. 1.5

§ 17920.3

Library References

Health and Environment 20, 32.
C.J.S. Health and Environment §§ 2 to 6,
28 to 36, 47, 52.

§ 17920.3. Substandard building; conditions

Any building or portion thereof including any dwelling unit, guest room or suite of rooms, or the premises on which the same is located, in which there exists any of the following listed conditions to an extent that endangers the life, limb, health, property, safety, or welfare of the public or the occupants thereof shall be deemed and hereby is declared to be a substandard building:

(a) Inadequate sanitation shall include, but not be limited to, the following:

- (1) Lack of, or improper water closet, lavatory, or bathtub or shower in a dwelling unit.
- (2) Lack of, or improper water closets, lavatories, and bathtubs or showers per number of guests in a hotel.
- (3) Lack of, or improper kitchen sink.
- (4) Lack of hot and cold running water to plumbing fixtures in a hotel.
- (5) Lack of hot and cold running water to plumbing fixtures in a dwelling unit.
- (6) Lack of adequate heating.
- (7) Lack of, or improper operation of required ventilating equipment.
- (8) Lack of minimum amounts of natural light and ventilation required by this code.
- (9) Room and space dimensions less than required by this code.
- (10) Lack of required electrical lighting.
- (11) Dampness of habitable rooms.
- (12) Infestation of insects, vermin, or rodents as determined by the health officer.
- (13) General dilapidation or improper maintenance.
- (14) Lack of connection to required sewage disposal system.
- (15) Lack of adequate garbage and rubbish storage and removal facilities as determined by the health officer.

(b) Structural hazards shall include, but not be limited to, the following:

- (1) Deteriorated or inadequate foundations.
- (2) Defective or deteriorated flooring or floor supports.
- (3) Flooring or floor supports of insufficient size to carry imposed loads with safety.

(4) Members of walls, partitions, or other vertical supports that split, lean, list, or buckle due to defective material or deterioration.

(5) Members of walls, partitions, or other vertical supports that are of insufficient size to carry imposed loads with safety.

(6) Members of ceilings, roofs, ceilings and roof supports, or other horizontal members which sag, split, or buckle due to defective material or deterioration.

(7) Members of ceiling, roofs, ceiling and roof supports, or other horizontal members that are of insufficient size to carry imposed loads with safety.

(8) Fireplaces or chimneys which list, bulge, or settle due to defective material or deterioration.

(9) Fireplaces or chimneys which are of insufficient size or strength to carry imposed loads with safety.

(c) Any nuisance.

(d) All wiring, except that which conformed with all applicable laws in effect at the time of installation if it is currently in good and safe condition and working properly.

(e) All plumbing, except that which conformed with all applicable laws in effect at the time of installation and which has been maintained in good condition, or which may not have conformed with all applicable laws in effect at the time of installation but is currently in good and safe condition and working properly, and which is free of cross connections and siphonage between fixtures.

(f) All mechanical equipment, including vents, except that which conformed with all applicable laws in effect at the time of installation and which has been maintained in good and safe condition, or which may not have conformed with all applicable laws in effect at the time of installation but is currently in good and safe condition and working properly.

(g) Faulty weather protection, which shall include, but not be limited to, the following:

(1) Deteriorated, crumbling, or loose plaster.

(2) Deteriorated or ineffective waterproofing of exterior walls, roof, foundations, or floors, including broken windows or doors.

(3) Defective or lack of weather protection for exterior wall coverings, including lack of paint, or weathering due to lack of paint or other approved protective covering.

(4) Broken, rotted, split, or buckled exterior wall coverings or roof coverings.

(h) Any building or portion thereof, device, apparatus, equipment, combustible waste, or vegetation which, in the opinion of the chief of the fire department or his deputy, is in such a condition as to cause a fire or explosion or provide a ready fuel to augment the spread and intensity of fire or explosion arising from any cause.

RULES AND REGULATIONS
Pt. 1.5

§ 17920.3

(i) All materials of construction, except those which are specifically allowed or approved by this code, and which have been adequately maintained in good and safe condition.

(j) Those premises on which an accumulation of weeds, vegetation, junk, dead organic matter, debris, garbage, offal, rodent harborages, stagnant water, combustible materials, and similar materials or conditions constitute fire, health, or safety hazards.

(k) Any building or portion thereof which is determined to be an unsafe building due to inadequate maintenance, in accordance with the latest edition of the Uniform Building Code.

(l) All buildings or portions thereof not provided with adequate exit facilities as required by this code, except those buildings or portions thereof whose exit facilities conformed with all applicable laws at the time of their construction and which have been adequately maintained and increased in relation to any increase in occupant load, alteration or addition, or any change in occupancy.

When an unsafe condition exists through lack of, or improper location of, exits, additional exits may be required to be installed.

(m) All buildings or portions thereof which are not provided with the fire-resistive construction or fire-extinguishing systems or equipment required by this code, except those buildings or portions thereof which conformed with all applicable laws at the time of their construction and whose fire-resistive integrity and fire-extinguishing systems or equipment have been adequately maintained and improved in relation to any increase in occupant load, alteration or addition, or any change in occupancy.

(n) All buildings or portions thereof occupied for living, sleeping, cooking, or dining purposes which were not designed or intended to be used for such occupancies.

(o) Inadequate structural resistance to horizontal forces.

"Substandard building" includes a building not in compliance with Section 17920.7.

However, a condition which would require displacement of sound walls or ceilings to meet height, length, or width requirements for ceilings, rooms, and dwelling units shall not by itself be considered sufficient existence of dangerous conditions making a building a substandard building, unless the building was constructed, altered, or converted in violation of such requirements in effect at the time of construction, alteration, or conversion.

(Added by Stats.1979, c. 434, p. 1553, § 2. Amended by Stats.1982, c. 1545, § 1.)

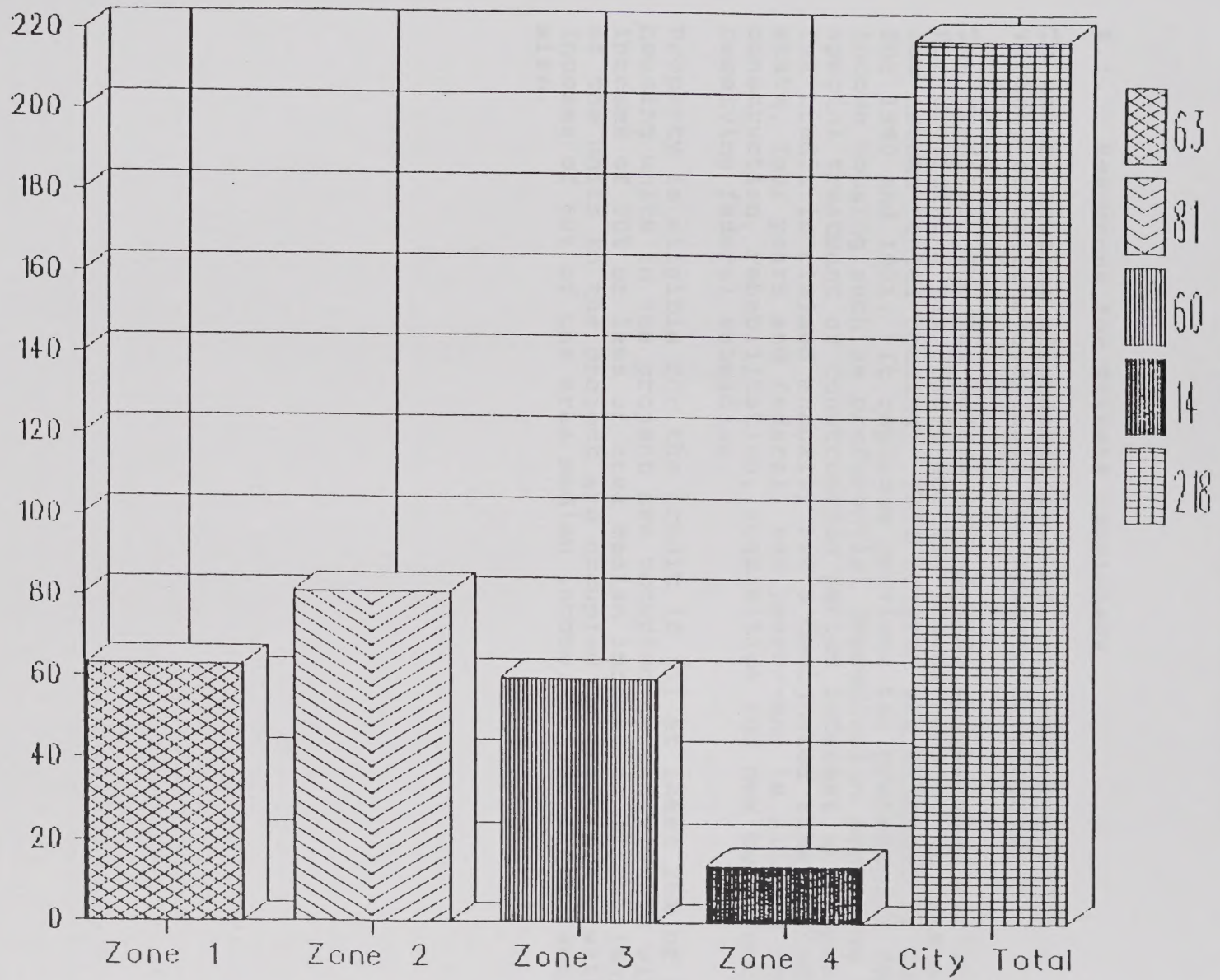
Historical Note

The 1982 amendment substituted, in subd. (j), "rodent harborages" for "rat harborages".

CITY OF GALT
CODE ENFORCEMENT CHECKLIST

1. NUISANCES AND HAZARDOUS PREMISE
 - A. ABANDONED MOTOR VEHICLES.
 - B. LUMBER-TRASH-DEBRIS PROVED TO BE HAZARD AND RODENT/RAT HARBORAGES.
 - C. COMBUSTIBLE MATERIALS.
2. INADEQUATE SANITATION
 - A. IMPROPER MAINTENANCE.
 - B. LACK OF CONNECTION TO REQUIRED SEWAGE SYSTEM.
 - C. LACK OF GARBAGE AND RUBBISH REMOVAL FACILITIES.
3. STRUCTURAL HAZARDS
 - A. DETERIORATE/INADEQUATE FOUNDATION.
 - B. DEFECTIVE/DETERIORATED FLOOR SUPPORTS.
 - C. MEMBER OF WALLS THAT SPLIT-LEAN-BUCKLE DUE TO DEFECTIVE/ DETERIORATION MATERIAL.
 - D. MEMBER OF CEILING-ROOF SUPPORTS WHICH SAG SPLIT-BUCKLE DUE TO DEFECTIVE OR DETERIORATION MATERIAL.
 - E. DETERIORATION OF FIREPLACE/CHIMNEYS.
4. FAULTY WEATHER PROTECTION
 - A. DETERIORATED/LOOSE PLASTER.
 - B. DETERIORATION OF EXTERIOR WALLS/ROOF COVERINGS.
 - C. BROKEN WINDOWS/DOORS.
5. DAMAGE TO CITY PROPERTY
 - A. STREETS.
 - B. SIDEWALKS.
 - C. MISCELLANEOUS.

TOTAL VIOLATIONS BY ZONE



INSPECTION ZONES

AVAILABLE FEDERAL AND STATE HOUSING CONSTRUCTION PROGRAMS

Source: Rural California Housing
Corporation Study February, 1991

B.1. Resources for Private Developers

To ensure housing affordability, the city must arrive at a variety of options available for private developers.

Tax Credits: The Tax Reform Act of 1986 established a program for providing a tax credit for low income housing to owners of low income rental housing. This program was extended by Congress for 1990 and 1991. It replaces previous tax preferences for low income housing such as preferential depreciation schedules and special treatment of construction period interest and taxes. Tax credit is claimed annually for a designated time period--state, four years and federal, ten years--and is allowed for new construction, rehabilitation, acquisition and new construction receiving federal subsidies.

Property is eligible for the credit if (1) at least 20% of the housing units in the project are occupied by individuals with incomes of 50% or less of area median income, or (2) at least 40% of the units in the project are occupied by individuals with incomes of 60% of the area median income, adjusted for family size.

The credits are used to raise funds from investors. In return for the tax benefits (including credits) that they receive, investors contribute equity capital as limited partners in a partnership which owns the housing. Generally, 40-50% of the project costs (not including land) can be raised from investors. The general partners of the partnership are usually the developers of the project, who act as managing partners and provide net worth. See Exhibit I for program summary.

Rental Housing Construction Program (RHCP): This loan program is administered by the Department of Housing and Community Development, with funds authorized by Propositions 84 and 107. The loans are made directly to owners of new rental housing construction developments and may be used for most normal project development costs. RHCP loans can serve as construction financing, in which case the sponsor must comply with state prevailing wage law. The sponsor may instead choose to obtain other financing for construction and use the RHCP loan as take-out financing.

For a project to be eligible for program funds, at least 30 percent of the units in the project must be assisted by RHCP. Two-thirds of these assisted units must carry rents affordable to households with incomes below 35 percent of the area median income, and the remaining units must rent to households below 60 percent of the area median. See Exhibit J for complete summary of program.

Affordable Housing Program (AHP): The Affordable Housing Program of the Federal Home Loan Bank of San Francisco dedicates Bank earnings to subsidize through below-market advances, direct subsidies, and other mechanisms, the interest rate of financing provided by member institutions engaged in lending for long-term, affordable owner-occupied and rental housing. AHP advances and subsidies may be used in conjunction with other sources of funds and must be used for one of two broad purposes: (1) to finance the purchase, construction, and/or rehabilitation of owner-occupied housing for very low-, low- and moderate-income households; or (2) to finance the purchase, construction, and/or rehabilitation of rental housing, at least 20 percent of the units of which will be occupied by and affordable for very low-income households for the remaining useful life of such housing or the mortgage term. See Exhibit K for program summary.

FmHA 502 Loans: This Farmers Home Administration program provides direct loans to very low- and low-income individuals to buy, build, or repair a home. Non-subsidized funds are available to lower income households who do not qualify for interest credit assistance and to moderate-income households for subsequent rehabilitation loans.

The interest rate varies according to the cost of money to FmHA. Interest credit is applied to loans, which can reduce the effective interest rate to as low as 1%. Interest credit varies according to the size and income of the family and how much the family can afford to pay for housing costs. Monthly payments for mortgage, taxes and insurance cannot exceed 20% of the family's income (which would include current housing costs plus rehab loan costs). The maximum loan payment period is 33 years.

Self-Help Housing: Self-help housing is a cooperative mutual assistance process. As the program sponsor, RCHC organizes groups of six to ten families to build one another's homes under the supervision of an RCHC construction foreman. Each family works at least 30 hours per week, earning a "sweat equity" in their home. The value of the family's labor equals at least 10% of the purchase price of the home and replaces the cash downpayment required in conventional mortgage lending, thereby eliminating a major obstacle to homeownership.

Self-help mortgages are kept low by a combination of the hard work of the participating families, building modest homes, and the land development and construction management expertise of RCHC. In addition, FmHA home loan financing (Section 502), with interest credit, can reduce the effective borrowing rate to as low as 1%, making this rural homeownership package very affordable.

FmHA Section 515 -- Rural Rental Housing Loans: This program provides loans to public and private limited profit and non-profit sponsors for the construction or substantial rehabilitation of rental and cooperative housing for low- and moderate-income families, elderly, or handicapped persons. The program is also available for congregate housing. Section 515 funds may be used to provide approved recreational and service facilities and to buy and improve land.

Interest rates vary between market rate and 1%, depending on the kind of sponsor and the projected income of the tenants. The term is 50 years. For non-profit and public entities, the loan amount can be up to 100% of the total development cost, plus 2% for initial operating costs. For other sponsors, the maximum loan amount is 95% of the development cost.

Tenants in Section 515 projects must pay a minimum of 25% of their adjusted incomes for rent and utilities. Tenants receiving Section 8 assistance payments or FmHA rental assistance may use those payments with Section 515 loans to bring rents within the tenant's ability to pay.

FmHA Section 514/516 -- Farm Labor Housing Loans and Grants:

This program provides a combination of grants and loans to finance construction, rehabilitation, or purchase of rental housing for farmworkers. Loans and grants may be used to finance infrastructure such as water supply systems and wastewater facilities as well as to develop support facilities such as central cooking and dining facilities, small infirmaries, laundry facilities and day care centers.

A grant of up to 90% of the cost of the project can be made, with the remainder loaned at 1% interest. Loans are repaid over a 33-year term.

Loans are available to farmers and farmer associations. Both loans and grants are available to public and private non-profit corporations, and to non-profit farmworker organizations. Grants are available to eligible applicants only when there is a pressing need and when it is doubtful that such facilities could be provided without grant assistance.

STATE OF CALIFORNIA
DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

DIVISION OF COMMUNITY AFFAIRS
921 Tenth Street
Sacramento, California 95814

DIVISION CHIEF
Robert Weinberger

ASSISTANT DIVISION CHIEF
Leslye Corsiglia

ADMINISTRATIVE COORDINATOR
Lisa Brown

(916) 322-1560

The Division of Community Affairs is the principal housing finance and assistance branch of the Department of Housing and Community Development (HCD). The Division administers the housing and community development programs assigned to the Department and provides technical assistance in various aspects of housing and community development to both the public and private sectors, including: local government agencies nonprofit organizations, for-profit corporations and Indian reservations or rancherias. Community Affairs is divided into three sections: Community Development, Housing Construction Finance, and Special Housing Needs. Each section administers several programs and are described in this brochure.

Community Development

Carol Smith
Section Chief

(916) 322-1949

Programs

- Community Development Block Grant
Program Manager

Dave Williamson

- Rural Development Assistance
Program Manager

Wayne Walker

- Rural Community Facilities Technical Assistance
Program Manager

Wayne Walker

- California Indian Assistance
Program Manager

Jack Sanderson

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

Cities with populations under 50,000 and those counties with populations under 200,000 which do not participate in United States Department of Housing and Urban Development (HUD) entitlement program are eligible to participate in the state Community Development Block Grant Program (CDBG). Approximately 200 localities are eligible to participate in the state CDBG program. CDBG funds may be used for a variety of housing, economic development, public facility and public service activities. Approximately \$27 million was available for award in FY 1984-85 with the same amount anticipated for FY 1985-86. Funds are awarded through a Department issued Request for Proposal.

Contact Person:
Dave Williamson
Program Manager
(916) 322-1561

RURAL DEVELOPMENT ASSISTANCE PROGRAM (Eureka - Banning)

The Rural Development Assistance Program (RDAP) provides underserved rural areas in the state with the technical assistance necessary to increase their capacity and to help them apply for federal, state, and private community development finance programs. Finance and development experts in the areas of housing and community development are outstationed in rural counties to provide continuous onsite assistance and training to local officials. The staff is experienced in housing rehabilitation and new construction of multi-family and single-family housing, economic development, and the development of water and waste water facilities. Administrative costs are supported by the state general fund. Programs developed in the target areas are supported by federal, state and local resources. Target areas are selected on the basis of a statewide needs assessment and local receptivity. Currently, RDAP maintains two offices; the Banning office serves the Southern California counties of Imperial, Riverside and San Bernardino; and the Eureka office serves the Northern California counties of Humboldt, Del Norte and Trinity. Plans are now being made for a Northern Sacramento Valley office.

Contact Person:
Wayne Walker
Program Manager
624 C Street
Eureka, California 95501
(707) 443-6753

Banning Address:
603 W. Ramsey Street
Banning, California 92220
(714) 849-4614

RURAL COMMUNITIES FACILITIES TECHNICAL ASSISTANCE PROGRAM

The Rural Community Facilities Technical Assistance Program was established in 1983 by AB 1604, Chapter 1152. The program provides grants to local governmental entities and private nonprofit agencies to resolve the domestic water and wastewater problems encountered by low-income rural communities.

The grant recipients must have the organizational authority to provide these services on a countywide basis. Funds are available through a competitive response to a Department issued Request for Proposal. \$218,000 is allocated for award in FY 1985-86. Funds are granted for both technical assistance and seed money activities such as professional services, district formation, test wells, engineering or other costs necessary to obtain project approval by an agency and/or financing from local, State or federal programs.

Contact Person:
Wayne Walker
Program Manager
(707) 443-6753

CALIFORNIA INDIAN ASSISTANCE PROGRAM

Reservations, rancherias and other Indian communities may seek technical assistance from the California Indian Assistance Program (CIAP) for development of a needs analysis, a determination of funding availability, assistance in loan and grant applications and in the implementation of projects funded by the Community Development Block Grant Program, the Farmers Home Administration, the Economic Development Administration, and various other programs. CIAP does not provide direct funding, but acts as an advocate with federal and state agencies to assist California Indian communities in the achievement of their community development goals.

Contact Person:
Jack Sanderson
Program Manager
(916) 323-6166

Housing Construction Finance

Sal Solinas
Section Chief

(916) 323-6310

Programs

- California Homeownership Assistance
Program Manager

Al Blum

- Mobilehome Park Assistance
Program Manager

Gerald Rioux

- Rental Housing Construction
Program Manager

Nancy Gilles

- Special User Housing Rehabilitation
Program Manager

Robert Stone

- Predevelopment Loan
Program Manager

Georgann Eberhardt

- Deferred Payment Rehabilitation Loan
Program Manager

Robert Stone

- Architectural/Energy Technical Assistance
Program Manager

Carl Hencken

- Construction Technical Assistance
Program Manager

Bill Ductus

CALIFORNIA HOMEOWNERSHIP ASSISTANCE PROGRAM

The California Homeownership Assistance Program (CHAP) provides up to 49 percent of the purchase price of a dwelling unit in the form of a mortgage participation loan with an institutional lender. The loan enables eligible households to purchase housing which they would otherwise be unable to acquire. Upon sale of the unit, the state will share in the sales proceeds in an amount proportionate to the original investment. The balance of financing for the purchase comes from a private or public lending institution. Under this program, the Department of Housing and Community Development (HCD) may assist: renters to purchase their units who otherwise would be displaced by condominium or stock conversions; mobilehome park residents to purchase their spaces if the park is converted to a condominium or stock cooperative; eligible households to purchase mobilehomes placed on permanent foundations; and stock cooperatives or nonprofit corporations to develop or purchase mobilehome parks. No funds are available at this time.

Contact Person:
Albert H. Blum
Program Manager
(916) 324-6333

MOBILEHOME PARK ASSISTANCE PROGRAM

The Mobilehome Park Assistance Program (MPAP) provides financial and technical assistance to low-income mobilehome park residents or to organizations formed by park residents who wish to own and/or operate their mobilehome parks. The technical assistance component of the program was established in 1983 to implement AB 1008 (McClintock). SB 2240 (Seymour) of 1984 appropriated a \$3 million revolving loan fund which added the financial assistance component to the program. Regulations to implement SB 2240 are currently being developed and should be effective in the fall of 1985. MPAP loans bear a 7 percent interest rate per annum. Conversion loans must be repaid within three years. The repayment of Blanket and Individual loans may be scheduled over as many as 30 years. The Department will issue a Request for Proposal after the program regulations are approved in the fall of 1985.

Contact Person:
Gerald Rioux
Program Manager
(916) 324-6337

RENTAL HOUSING CONSTRUCTION PROGRAM

The Rental Housing Construction Program (RHCP) was designed to stimulate the production of and increase the supply of affordable, well-constructed, energy efficient rental units available to California's low- and very low-income households. The Program funds are utilized

Those seeking loans must submit an application form. Applications are accepted on a continuous basis.

Contact Person:
Georgann Eberhardt
Program Manager
(916) 324-6320

DEFERRED PAYMENT REHABILITATION LOAN PROGRAM

The Deferred Payment Rehabilitation Loan Program (DPRLP) provides deferred payment loan funds to local agencies to assist with the rehabilitation of housing for low- and moderate-income households. The major objectives of the DPRLP are: to rehabilitate housing to assure the continued viability of neighborhoods; to eliminate health and safety hazards; to prevent overcrowding; and to ensure the continued availability of low-cost housing. The passage of SB 966 in September 1973, established the DPRLP. Since 1978 over \$9.6 million in loans have been made and more than 2,400 units have been rehabilitated. In January 1980, AB 333/SB 229 expanded the program. No funds are available at this time.

Contact Person:
Robert Stone
Program Manager
(916) 445-6501

ARCHITECTURAL/ENERGY TECHNICAL ASSISTANCE

Architectural and energy related technical assistance is available to local government agencies, for-profit and nonprofit housing and community development organizations, and individuals seeking assistance with review of architectural plans and specifications, cost estimates, applicability of new construction techniques and innovations, building code and zoning compliance, solar design and alternate energy uses, energy efficient building plans, federal and state energy requirements, as well as other construction and energy related functions.

Contact Person:
Carl Hencken
Specialist
(916) 322-2075

component which channels HCD funds directly to local entities (cities, counties, housing authorities); (2) the Rural Rental Assistance component which uses RHCP funds to writedown rents on projects financed through the Farmers Home Administration (FmHA) 515 Program; (3) and the California Housing Finance Agency set aside. RHCP was enacted in 1979 as part of the \$100 million housing legislation (AB 333/SB 229 -Hughes/Roberti). Currently, \$1.5 million is available under the Rural Rental Assistance component. RHCP uses a Request for Proposal process in awarding program funds.

Contact Person:
Nancy Giles
Program Manager
(916) 324-6324

SPECIAL USER HOUSING REHABILITATION PROGRAM

The Special User Housing Rehabilitation Program (SUHRP) was enacted in 1983 (SB 26 - Petris) as an outgrowth of the Demonstration Housing Rehabilitation Program for the Elderly and Handicapped, which was established in 1979. The program utilizes a 3 percent 30-year deferred payment loan, which provides "up front" subsidies for the rehabilitation and/or acquisition of substandard housing. SUHRP funds may be used for acquisition and/or rehabilitation of: substandard apartments which will be occupied by the elderly after rehabilitation; group residences and apartments which will be occupied by the physically, developmentally or mentally disabled after rehabilitation; and residential hotels, which will be occupied by low- or very-low income persons after rehabilitation. Two million dollars in funding is available for fiscal year 1985-86. A Request for Proposal will be issued this fall.

Contact Person:
Robert Stone
Program Manager
(916) 323-6313

PREDEVELOPMENT LOAN PROGRAM

The Predevelopment Loan Program (PLP) provides 7 percent loans to public agencies and nonprofit corporations. The loans can be used for a variety of predevelopment expenses incurred in securing long term financing for the production or rehabilitation of subsidized low-income housing in rural or urban areas. Loan terms range from one to three years. Loan proceeds may be used to purchase land or land options; pay advance fees for architectural, engineering, consultant, and legal services or permits, bonding and application fees; site preparation expenses (including water and sewer development); and other related costs. Loans are also made to eligible borrowers for land purchase to land bank sites for future development of low-income housing. Loans may not be used for administration expenses or construction financing.

CONSTRUCTION TECHNICAL ASSISTANCE

Technical assistance is available to local governmental agencies, private organizations and individuals in the fields of housing development, housing management, housing finance, rental and homeownership assistance, and community development. Consultation is provided to organizations presently under contract with the Department in cost estimating, site and dwelling unit inspection, work write-ups and specifications, project monitoring, and other subjects relating to housing and community development.

Contact Person:

Bill Duclus
Specialist
(916) 322-2046

Special Housing Needs

Gordy de Necochea
Section Chief

(916) 323-6167

Programs

- Office of Migrant Services
Program Manager

Fortino (Mike) Cardenas

- Farmworker Housing Grant
Program Manager

Tom Monahan

- California Self-Help Housing Program
Program Manager

Paul Phillips

- Housing Assistance Program
Program Manager

Earl Lee

- Emergency Shelter Program
Program Manager

Robert Fitch

- Independent Living Housing Assistance
Program Manager

Earl Lee

- Senior Citizens Shared Housing
Program Manager

Susan Kessler

OFFICE OF MIGRANT SERVICES

The Office of Migrant Services (OMS) provides safe, decent and affordable temporary housing and related services, such as child care and summer school, to migrant families during the peak harvest season. The OMS was established in 1965 using state and federal (U.S. Department of Labor) funding assistance. The counties and growers associations furnish the land for the migrant centers as an in-kind contribution. Funds are allotted annually through contracts to fourteen local governmental agencies for administration, management, operation and rehabilitation of the rental housing units. Currently there are twenty-five migrant housing centers located in rural areas from Bakersfield to the Oregon border.

Contact Person:
Fortino (Mike) Cardenas
Program Manager
(916) 323-6165

FARMWORKER HOUSING GRANT PROGRAM

The Farmworker Housing Grant Program (FWHG) was established to meet the farmworker housing needs in the state. Funds provided under this program are used to leverage other monies and to assist in the development of farmworker housing that would not be constructed or rehabilitated without HCD assistance. Funds for this program may be used for almost any construction related cost in the development of farmworker housing, including: land acquisition; site development; new construction; and rehabilitation. Matching monies may include local or in-kind contributions, mortgage financing or other forms of housing assistance. The program provides up to 50 percent matching grants to local governmental agencies, nonprofit corporations, cooperative housing corporations, and recognized Indian tribes or rancherias. FWHC receives an annual appropriation of \$2.5 million. Project applications are accepted on a continuous basis.

Contact Person:
Tom Monahan
Program Manager
(916) 324-6332

CALIFORNIA SELF-HELP HOUSING PROGRAM

The California Self-Help Housing Program (CSHHP) (formerly California Housing Assistance Program) provides grants and loans to self-help housing organizations that assist low- and moderate-income families in the building or rehabilitating of their own homes. Both mortgage and technical assistance funds are available. CSHHP technical assistance grants can be used to cover the various administrative costs associated

with the provision of technical assistance to self-help households, including: training and supervision of self-help builders; loan packaging and counseling services; and workshops. Mortgage assistance funds are used to reduce the cost of the self-help units. A total of \$4.8 million is currently available. Applications for funds are accepted on a continuous basis.

Contact Person:
Paul Phillips
Program Manager
(916) 323-6309

HOUSING ASSISTANCE PROGRAM

The Housing Assistance Program (HAP) provides technical assistance and rental subsidies utilizing federal housing assistance payments to developmentally, mentally, and physically disabled adults and to low-income individuals and families in rural areas. HAP has two components: (1) The Aftercare Program which provides existing Section 8 certificates to the disabled; (2) The Section 8 Rural Program which provides Section 8 certificates to low-income persons and families in small rural counties that do not operate housing authorities. Both of the components are administered through local housing authorities or nonprofit corporations.

Contact Person:
Earl Lee
Program Manager
(916) 323-5747

EMERGENCY SHELTER PROGRAM

The Emergency Shelter Program (ESP) provides direct grants to local government agencies or nonprofit organizations that shelter needy persons and families on an emergency basis. Eligible grant activities include: rehabilitation/renovation; expansion of existing facilities; site acquisition (lease/purchase of site and/or facility); equipment purchase; one-time rent vouchers to prevent eviction; and administration costs (no more than 2% of any single grantee award). New construction is not an eligible program activity. The Governor's 1985-86 budget included a \$5 million appropriation to the program. Funds are awarded through a Request for Proposal which will probably be released in Fall 1985.

Contact Person:
Bob Fitch
Program Manager
(916) 445-0845

INDEPENDENT LIVING HOUSING ASSISTANCE PROGRAM

The Independent Living Housing Assistance Program (ILHAP) provides funds in the form of housing assistance payments to agencies that provide support services to the developmentally, mentally or physically disabled which are designed to provide a transition to independent living. Any disabled individual who is in need of a transitional, independent living skills training program, may be a tenant of a dwelling unit receiving housing assistance payment benefits. Housing assistance will be provided to lease existing housing, including group homes and units of an apartment complex. No funds are available at this time.

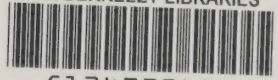
Contact Person:
Earl Lee
Program Manager
(916) 323-5747

SENIOR CITIZENS SHARED HOUSING PROGRAM

The Senior Citizens Shared Housing Program (SCSH) provides grants to nonprofit and public agencies to assist seniors in finding other seniors or nonseniors with whom they can share existing housing units. Activities funded by the grants include: outreach, information and referral, client counseling, placement and follow-up for seniors interested in obtaining shared housing. The program results in reduced housing costs, prevention of premature institutionalization, more efficient use of existing housing stock, and increased security and companionship for seniors. Eligible applicants include nonprofit and public agencies who have the capacity to operate a senior citizens-shared housing program. No funds are available at this time.

Contact Person:
Susan Kessler
Program Manager
(916) 323-6335

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